



STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN

FISCAL YEAR 2001-2002

JULY 1, 2001 - JUNE 30, 2002

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN

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Tennessee Department of Human Services
Community Programs

FY 2001-2002 Annual Performance Report on the Consolidated Plan

Part I

Introduction

On January 5, 1995, a final rule titled Consolidated Submission for Community Planning and Development Programs was published in the Federal Register under the U.S. Department of Housing and Urban Development (HUD). The rule became effective February 5, 1995, and amended HUD's existing regulations to completely replace regulations for Comprehensive Housing Affordability Strategies (CHAS) with a single rule that consolidated into a single submission the planning, application, and reporting aspects of the following formula programs:

<u>Name of Formula Program</u>	<u>Acronym</u>	<u>Administering State Agency</u>	<u>Acronym</u>
Community Development Block Grant	CDBG	Tennessee Department of Economic and Community Development	TECD
HOME Investment Partnership	HOME	Tennessee Housing Development Agency	THDA
Emergency Shelter Grants	ESG	Tennessee Department of Human Services	TDHS
Housing Opportunities for Persons with AIDS	HOPWA	Tennessee Department of Health	TDOH

This new consolidated submission replaced the CHAS, the HOME program description, the Community Development Plan and CDBG final statement, and the ESG and HOPWA applications. The consolidated submission is known as the Consolidated Plan and will be referred to as such throughout this document. The rule also consolidated the reporting requirements for these programs, replacing five general performance reports with one performance report, forcing the four state agencies to decide on a coinciding fiscal year. For this year, the annual reports for each program as prepared by each agency in prior years are included as Exhibits to this document. The annual planning and reporting period for this Consolidated Annual Performance Evaluation Report for the State of Tennessee is July 1, 2001 - June 30, 2002.

This document discusses performance by the State of Tennessee utilizing the four HUD programs mentioned above in meeting the policy initiatives contained in the Consolidated Plan. In addition, other resources were made available that also played a role in, or had an impact on, the State's performance. This report is divided into sections which describe the resources made available, the investment of those resources, the geographic distribution of those resources by grand division of the state, and the persons and families who benefit from these programs, including information on race and ethnicity. Each section concludes with a table summarizing the data presented in that section. In addition, this report discusses actions taken to affirmatively further fair housing, and other actions taken toward achieving the goals of the Consolidated Plan. Finally, an assessment of accomplishments is discussed.

Amendments

The Consolidated Plan was not amended during the fiscal year.

A) A DESCRIPTION OF THE RESOURCES MADE AVAILABLE

HUD Resources Required Under Consolidating Planning

1. Community Development Block Grant (CDBG) Small Cities Program

The Community Development Block Grant program is a multi-faceted federal program that allows numerous activities. Each activity conducted must address, at a minimum, one of three national objectives: 1) Benefit to Low and Moderate Income Persons, 2) Prevention or Elimination of Slum and Blight, or 3) Urgent Need. The State, through the Department of Economic and Community Development, administers the Small Cities CDBG program for all jurisdictions in the state except for the thirteen Entitlement areas. The CDBG Small Cities program received \$31,505,000 allocation from HUD for Fiscal Year 2001-2002. In addition to administering the program, TECD prepares the State Grant Performance/Evaluation Report (PER) each year. TECD prepared this report as in past years and said report is included in this document as Exhibit A.

2. HOME Investments Partnership (HOME)

The HOME program is an affordable housing program that provides federal funds to states and local participating jurisdictions (PJs) to carry out multi-year housing strategies. The purpose of the program is to expand the supply of decent, safe, sanitary, and affordable housing for low-and very-low-income households. In Tennessee there are eight (8) local PJs who receive direct HUD funding for this program, and THDA administers the program for the remainder of the State.

For Fiscal Year 2001-2002, the state received \$16,340,000 HOME allocation. During the reporting period, \$16,253,460 HOME funds were awarded through the competitive annual grant program. Local governments, public agencies, and private, nonprofit organizations are all eligible applicants for HOME funds. THDA prepared the HOME annual report as in past years and said report is included in this document as Exhibit B.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provides funding to nonprofit service providers to assist HIV infected individuals and their family members threatened with homelessness. The Tennessee Department of Health (TDOH) administers the program, and funds are awarded through a competitive application process. HOPWA funds are used to provide funding in five (5) categories. These categories are:

- 1) Housing Information Services
- 2) Housing Assistance
- 3) Supportive Services
- 4) Grantee Administrative Costs
- 5) Project Sponsor Administrative Costs

During the reporting period, HUD made available \$628,000 for the program. TDOH prepared the annual HOPWA report as in past years and said report is included in this document as Exhibit C.

4. Emergency Shelter Grants (ESG) Program

The Emergency Shelter Grants Program provides funding to local governments and private, nonprofit service providers to assist homeless persons in Tennessee. The program is administered by the Tennessee Department of Human Services (TDHS) and makes awards on a competitive basis to entities throughout the State. During the reporting period, \$1,305,000 in funding was available for homeless shelters, service providers, and program administrative costs. TDHS, Community and Family Programs Division, prepared the ESGP report as in past years and said report is included in this document as Exhibit D.

Other Resources Made Available

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

The Section 8 Tenant-Based Rental Assistance Program is administered by THDA and is authorized to operate in all 95 counties in Tennessee. Currently, Tenant-Based Section 8 operates in 75 of the 95 counties. During the reporting period \$25,374,178 was made available for the Section 8 Tenant Based program.

The Contract Administration Division of THDA administers Section 8 Project Based contracts throughout the state. The Division is responsible for the monthly Housing Assistance Payments (HAP) to Section 8 properties throughout the state. At the end of the reporting period, an analysis of occupied units indicated that 23,529 units of affordable housing were provided. Total HAP for the year was \$105,699,423.

6. THDA Homeownership Programs

Opportunities for low- and moderate-income persons to purchase their first home are made available through the THDA Great Rate, Great Start, and New Start homeownership programs. Great Rate is the basic homeownership program. Great Start provides three percent of the purchase price in down payment or closing cost assistance in exchange for a slightly higher interest rate. The New Start 0% Mortgage Loan Program is designed to promote single family construction for very low income families. It is delivered through non-profit organizations with established programs for the construction of single family housing for low- and very-low income households. All three programs include limitations on eligibility based on household income and acquisition costs.

THDA is not a direct lender to borrowers, but works with approximately 130 approved mortgage lenders across the State to originate the loans. THDA either provides funds to approved mortgage lenders to close pre-approved THDA loans, or purchases pre-approved loans from the lenders after the loans are closed.

During the reporting period, mortgage loans for low- and moderate-income people totaled \$227,170,827.

7. Low Income Housing Tax Credit Program (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) program is authorized under Section 42 of the Internal Revenue Code, as amended, and is administered by THDA. The program offers owners of and investors in low-income rental housing a reduction in federal income tax liability over a period of ten years. The Internal Revenue Service allocates tax credit authority to states on a calendar year basis. The State of Tennessee does not receive actual dollars rather it receives tax credit authority. In 2001, the state had tax credit authority in the amount of \$8,533,924 to be issued to nonprofit and for-profit developers of low-income housing.

8. Multi-Family Bond Authority

THDA authorizes allocation of tax-exempt bond authority to local issuers for permanent financing of multifamily housing units in the state. The authority can be used to provide permanent financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units. Applications are scored and points are awarded based on certain conditions. In addition, some units must be rented to persons of low income. In 2001, THDA had \$30 million of authority to reallocate.

Summary

As the following Table 1 demonstrates, the State of Tennessee had over \$447 million available to assist its low- and moderate-income citizens in housing and community development. Federal assistance through the Consolidated Plan programs amounted to over \$49.7 million. Other resources totaled over \$397 million. The following sections of this report will demonstrate how these programs assist low and moderate income citizens in Tennessee.

**Table 1. Recap of Resources Made Available
All Programs**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$31,505,000	
HOME	\$16,340,000	
HOPWA	\$628,000	
ESG	\$1,305,000	
<i>Subtotal of HUD Resources Required</i>		\$49,778,000
OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$25,374,178	
Section 8 Contract Administration	\$105,699,423	
Homeownership	\$227,170,827	
LIHTC	\$8,533,924	
Multi-Family Bond Authority	\$30,000,000	
<i>Subtotal Other Resources</i>		\$396,778,352
Grand Total		\$446,556,352

B) INVESTMENT OF AVAILABLE RESOURCES

1. Community Development Block Grant (CDBG) Small Cities Program

There were 93 awards made to new recipients during the reporting period. There were 72 awards made to new recipients from FY 2001 funds totaling \$30,382,241. Twenty-one awards were made to new recipients totaling \$8,551,391 from funds of previous years. Proposed activities of new recipients are summarized in Table 2 below. Each number in the Frequency column represents a unit of local government carrying out said activity, and several local governments are carrying out multiple activities. More detailed information is contained in the PER (Exhibit A).

The CDBG program allows contracts between TECD and local governments to vary in term, and many contracts continue into subsequent fiscal years.

Table 2. CDBG Funds Awarded to New Recipients by Type of Activity

Activity	HUD Code	Frequency	Funds Awarded	% of Total
Clearance/Code	2	4	\$41,000	0.11%
Public Facilities - Water/Sewer	4a, 4b	67	\$28,457,376	73.09%
Public Facilities - Other	6	8	\$1,646,030	4.23%
Relocation	8	9	\$2,143,700	5.51%
Administration, Planning, & Management	13	89	\$2,021,513	5.19%
Economic Development	14a, 14b	18	\$4,624,013	11.88%
<i>TOTAL</i>		<i>195</i>	<i>\$38,933,632</i>	<i>100.00%</i>

As was the case in previous years, the largest portion of CDBG funds awarded, 73%, was designated for improvements to water/sewer systems.

2. HOME Investments Partnership (HOME)

With the HOME Program, the State may spend up to ten percent of its allocation for administrative and planning expenses. The State may use five percent of these funds for its own administrative expenses. The remaining five-percent is available to pay the administrative cost of local governments and non-profit grant recipients. The State may also spend up to five percent for CHDO operating expenses. The balance of the State HOME allocation was divided programmatically as follows:

The HOME program funded 53 applications totaling \$16,253,460 to provide 553 units of affordable housing. The majority of the applications funded, or 69%, were for owner-occupied housing rehabilitation. Table 3 provides a breakdown by activity of the awards made from HOME Program funds.

**Table 3. FY 2001-2002 HOME Awards
by Type of Activity**

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 53		
	Apps.	Units	\$
Acquisition & Rental Rehab	1	6	383,000
Acquisition and Rehab for Homeownership	1	17	500,000
New Construction Rental	3	39	1,400,000
Owner-Occupied Rehab	40	361	10,970,283
Rental Rehab	2	39	1,000,000
Single Family New Construction	4	66	1,215,846
Type of Activity (>1 Activity Per Application)	2		
Rental Rehab		13	466,166
Homeownership*		8	84,550
Owner-Occupied Rehab		4	233,615
Total	53	553	\$16,253,460

**Homeownership activities may include acquisition and rehabilitation of single family homes for homeownership, new construction, and/or homeownership down payment assistance.*

3. Housing Opportunities for Persons with AIDS (HOPWA)

For the Fiscal Year 2001-2002 the State Department of Health awarded \$627,000 to seven nonprofit project sponsors and retained \$1,000 for state administration. Contracts between the Department of Health and the project sponsors are one-year terms and coincide with the state fiscal year. Table 4 which follows presents the amount awarded to each sponsor and the amount expended by each sponsor at the end of the reporting period.

**Table 4. HOPWA Activity – FY 2001-2002
by Grand Division**

Grand Division	Awarded	Expended	Percentage
East			
Chattanooga Cares	\$162,200	\$162,200	100%
ETHRA	\$173,700	\$173,700	100%
Project Hope	\$57,900	\$54,000	93%
Total East	\$393,800	\$389,900	99%
Middle			
ARC	\$59,300	\$57,977	98%
Columbia CARES	\$58,000	\$58,000	100%
Nashville CARES	\$23,200	\$23,200	100%
Total Middle	\$140,500	\$139,177	99%
West			
Human Beings CARE	\$92,700	\$92,700	100%
Total West	\$92,700	\$92,700	100%
Grand Total	\$627,000	\$621,777	99%

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,305,000 in fiscal year for the ESG Program. This amount was subdivided as follows:

ESG Regular Program	\$901,100
Small Cities Set-A-Side	<u>\$338,650</u>
Program Total	\$1,239,750
State Administration	<u>\$65,250</u>
Sub-Total	\$1,305,000
Previous Year Unobligated Funds	<u>\$17,555</u>
Total	\$1,322,955
Less Unobligated funds	<u>\$ 111,844</u>
Total Award	\$1,211,071

Contracts between TDHS and eligible entities are for one-year terms and coincide with the State's fiscal year. The State received a total of 52 applications for this fiscal year with requests totaling \$2,569,912. A total of 25 applications were received from the East Region of the State, 18 applications from the Middle Region and 9 applications from the West Region. The State completed a total of 33 contracts, with 23 private, nonprofit agencies, one department of a State university, and seven with units of local government. Each of the seven local government agencies subcontracted with local nonprofit agencies (a total of 16 agencies among the seven cities). Of the 33 contract agencies this year, 4 agencies were not shelter-based programs but instead provided emergency assistance to individuals including food, clothing, transportation, and assistance with rent and utilities arrearages to prevent eviction and reduce the risk of homelessness. One agency provided primary health and mental health care to the homeless and one agency conducted a statewide project to enroll homeless children in TennCare. At the beginning of the reporting period the ESG contract service providers had a total of 670 bed-spaces available. During the year, 4 bed-spaces were added leading to a year-end total of 674 shelter beds available at the end of the reporting period. More detailed information can be found in the ESGP Annual Report (Exhibit D).

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Programs

The THDA Rental Assistance Division administers the Section 8 Tenant-Based assistance program through nine (9) field offices throughout the State with staff who provide services to families participating in the tenant-based program. In Fiscal Year 2001-2002, the Division had \$25,374,178 for tenant based assistance.

The THDA Contract Administration division continued administration of project based units during this fiscal year. At the end of the reporting period, an analysis of occupied units indicated that 23,529 units of affordable housing were provided. The Housing Assistance Payments for the year totaled \$105,699,423.

6. THDA Homeownership Programs

During the reporting period, there were 2,854 loans made through the THDA homeownership programs totaling \$227,170,827. The basic homeownership program is known as Great Rate. Great Start offers borrowers an amount equal to 3% of the loan amount for down payment and closing cost, with a higher interest rate applied to the loan. The New Start program, delivered through non-profit organizations, promotes construction of new homes for very low income Tennesseans.

As with the previous Homeownership programs, loans are available to first-time homebuyers for primary primary residences only. There is a limit on household income and acquisition price which varies by county.

**Table 5. THDA Single Family Loans
FY 2001-2002**

Program	Mortgages			Average \$
	#	%	\$	
Great Start	708	24.8%	\$54,857,616	\$77,483
Great Rate	2,108	73.9%	\$170,702,764	\$80,979
New Start	38	1.3%	\$1,610,447	\$42,380
Total	2,854	100.0%	\$227,170,827	\$79,597

7. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2001 in the amount of \$8,533,924 to be issued to non-profit and for-profit developers of low-income housing. In addition the state had \$1,012,503 of recaptured tax credits to total \$9,546,427 for allocation in the calendar year. Applications were received from throughout the State requesting \$15,721,592 in tax credit authority. The State's tax credit authority covered 61% of the requests (based on dollars) and 34 awards were made in 22 counties for 2,136 units of affordable housing. Awards made in metropolitan areas accounted for 67% of the units and approximately 67% of the tax credit authority.

8. Multi-Family Bond Authority

THDA allocates a maximum of \$5,000,000 of tax-exempt bond authority to a development. The cost per unit must not exceed \$90,000 in MSA counties or must not exceed \$69,900 in other counties. Points are awarded to applications demonstrating that developments address certain conditions – meeting housing needs, meeting energy/maintenance standards, serving special populations, and increasing housing stock. In 2001, a total of \$11,635,000 was allocated. Three awards were made representing 328 units.

Summary – All Programs

For Fiscal Year 2001-2002 a total of \$436,451,018, in funds administered by the State were expended in community development and housing programs in Tennessee.

**Table 6. Recap of Investments
All Programs**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED	
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$38,933,632	
HOME	\$16,253,460	
HOPWA	\$627,000	
ESG	\$1,211,071	
Subtotal		\$57,025,163
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$25,374,178	
Section 8 Contract Administration	\$105,699,423	
Homeownership	\$227,170,827	
LIHTC	\$9,546,427	
Multi-Family Bond Authority	\$11,635,000	
Subtotal		\$379,425,855
Grand Total		\$436,451,018

C) GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

1. Community Development Block Grant (CDBG) Small Cities Program

Information taken from the State PER (Exhibit A) was summarized into Table 8 to show geographic distribution of CDBG funds during the reporting period. There were 29 awards totaling \$11,828,123 in East Tennessee, 43 awards totaling \$18,121,978 in Middle Tennessee, and 21 awards totaling \$8,983,531 in West Tennessee. The activity codes shown in Table 8 may be interpreted by referring to Table 2.

**Table 7. CDBG
New Recipients – 1999, 2000, & 2001 Funds**

FY1999 Funds

GD	Locality	County	Activity	Amount	Total by Locality
E	Claiborne County	Claiborne	13(P)	\$10,539	
	[DTR Tennessee, Inc.]		14b(P)	\$489,461	\$500,000
E	Huntsville	Scott	13(P)	\$21,698	
			4b(P)	\$478,302	\$500,000
E	Jasper	Marion	14b(P)	\$10,000	
	[Tennol, Inc.]				\$10,000
E	Morgan County	Morgan	13(P)	\$5,000	
	[Quick Weld, Inc.]		14b(P)	\$245,000	\$250,000
	Total East				\$1,260,000
M	LaFayette	Macon	13(P)	\$23,500	
			4b(P)	\$476,500	\$500,000
M	Lewisburg	Marshall	13(P)	\$3,000	
	[Lewisburg Scientific Molding, Inc.]		14b(P)	\$497,000	\$500,000
M	Warren County	Warren	14b(P)	\$10,000	
	[Anthony's Construction]				\$10,000
M	Watertown	Wilson	13(P)	\$20,000	
			4b(P)	\$480,000	\$500,000
M	Woodbury	Cannon	13	\$23,300	
			04a	\$476,700	\$500,000
	Total Middle				\$2,010,000
W	Henry	Henry	13(P)	\$16,800	
	[Mark I Molded Plastics]		14b(P)	\$373,380	\$390,180
W	Martin	Weakley	13(P)	\$10,157	
	[Residue Regency Pad, Inc.]		14b(P)	\$369,843	\$380,000
	Total West				\$770,180
	Total 1999 Funds				\$4,040,180

FY2000 Funds

GD	Locality	County	Activity	Amount	Total by Locality
E	Pikeville	Bledsoe	13	\$23,500	
			4a	\$476,500	\$500,000
E	Roane County	Roane	13	\$23,500	
			4a	\$476,500	\$500,000
E	Sweetwater	Monroe	13	\$19,740	
			4b	\$480,260	\$500,000
E	Washington County	Washington	13	\$18,000	
			4a	\$209,250	\$227,250
	Total East				\$1,727,250
M	Charlotte	Dickson	13	\$19,000	
			4b	\$481,000	\$500,000
M	Perry County	Perry	13	\$16,500	
			4a	\$427,461	\$443,961
M	Sequatchie County	Sequatchie	13	\$23,500	
			4a	\$476,500	\$500,000
M	Shelbyville	Bedford	14b(P)	\$500,000	\$500,000
	[Wal-Mart]				
M	White Bluff	Dickson	13	\$16,500	
			4b	\$323,500	\$340,000
	Total Middle				\$2,283,961
W	Ripley	Lauderdale	13	\$21,500	
			4b	\$478,500	\$500,000
	Total West				\$500,000
	Total 2000 Funds				\$4,511,211

FY2001 Funds

GD	Locality	County	Activity	Amount	Total by Locality
E	Athens	McMinn	13	\$23,500	
			4a	\$476,500	\$500,000
E	Bulls Gap	Hawkins	13	\$21,500	
			4b	\$478,500	\$500,000
E	Cocke County	Cocke	13	\$20,000	
			4a	\$480,000	\$500,000
E	Crab Orchard	Cumberland	13(P)	\$37,500	
			8(P)	\$235,200	
			14a(P)	\$227,300	\$500,000
E	Cumberland County	Cumberland	13	\$27,500	
			4a	\$472,500	\$500,000
E	East Ridge	Hamilton	13	\$19,500	
			4b	\$480,500	\$500,000
E	Englewood	McMinn	13(P)	\$9,500	
			6(P)	\$141,370	\$150,870

FY2001 Funds (Cont.)

GD	Locality	County	Activity	Amount	Total by Locality
E	Gatlinburg	Sevier	4b	\$128,131	\$128,131
E	Hamblen County	Hamblen	13	\$30,380	
			4b	\$449,620	\$480,000
E	Harriman	Roane	13	\$31,500	
			4b	\$468,500	\$500,000
E	Hawkins County	Hawkins	13	\$22,500	
			4a	\$373,500	\$396,000
E	Loudon	Loudon	13(P)	\$32,460	
			8(P)	\$162,000	
			14a	\$305,540	\$500,000
E	Monroe County	Monroe	13	\$20,445	
			4a	\$479,555	\$500,000
E	Niota	McMinn	13	\$33,500	
			4a	\$716,500	\$750,000
E	Oliver Springs	Morgan	13	\$32,350	
			4a	\$467,650	\$500,000
E	Parrottsville	Cocke	13	\$15,000	
			4b	\$258,000	\$273,000
E	Pigeon Forge	Sevier	13	\$16,500	
			4b	\$234,258	\$250,758
E	Sevier County	Sevier	13	\$20,251	
			4a	\$292,263	\$312,514
E	Sevierville	Sevier	13	\$29,000	
			4b	\$471,000	\$500,000
E	Union County	Union	13	\$30,900	
			4a	\$469,100	\$500,000
E	Watauga	Carter	13	\$5,500	
			6	\$94,100	\$99,600
	Total East				\$8,840,873
M	Algood	Putnam	13	\$22,500	
			4b	\$327,500	\$350,000
M	Allardt	Fentress	13(P)	\$7,000	
			6(P)	\$102,560	\$109,560
M	Bell Buckle	Bedford	13	\$12,500	
			4b	\$387,500	\$400,000
M	Carthage	Smith	13	\$21,500	
			4b	\$478,500	\$500,000
M	Collinwood	Wayne	13	\$21,200	
			4a	\$420,400	\$441,600
M	Cookeville	Putnam	13	\$4,455	
			4b	\$295,650	\$300,105
M	Gruetli-Laager	Grundy	13(P)	\$44,500	
			2(P)	\$2,000	

FY2001 Funds (Cont.)

GD	Locality	County	Activity	Amount	Total by Locality
			8(P)	\$307,000	
			14a(P)	\$146,500	\$500,000
M	Cowan	Franklin	13	\$19,500	
			4b	\$480,500	\$500,000
M	Erin	Houston	13	\$17,500	
			4a	\$482,500	\$500,000
M	Fentress County	Fentress	13	\$22,500	
			4a	\$477,500	\$500,000
M	Fentress County	Fentress	13(P)	\$15,000	
	[SKU]		4b(P)	\$598,400	\$613,400
M	Hickman County	Hickman	13	\$16,500	
			4a	\$483,500	\$500,000
M	Hohenwald	Lewis	13	\$16,500	
			4a	\$482,880	\$499,380
M	Houston County	Houston	13	\$18,280	
			4a	\$481,720	\$500,000
M	Iron City	Lawrence	13	\$13,000	
			4a	\$331,462	\$344,462
M	Jackson County	Jackson	13(P)	\$16,500	
			6(P)	\$283,500	\$300,000
M	Lewis County	Lewis	13	\$13,500	
			6	\$286,500	\$300,000
M	Lewisburg	Marshall	13	\$26,000	
			4b	\$472,000	\$498,000
M	Livingston	Overton	13	\$20,500	
			4a	\$471,050	\$491,550
M	Macon County	Macon	13	\$20,500	
			4a	\$479,500	\$500,000
M	McMinnville	Warren	13(P)	\$53,500	
			8(P)	\$106,000	
			14a(P)	\$340,500	\$500,000
M	Minor Hill	Giles	13	\$14,000	
			4a	\$161,000	\$175,000
M	Monterey	Putnam	13	\$25,000	
			4a	\$475,000	\$500,000
M	Morristown	Warren	13(P)	\$51,000	
			14a(P)	\$349,000	\$400,000
M	Overton County	Overton	13(P)	\$17,500	
			6(P)	\$282,500	\$300,000
M	Pegram	Cheatham	13(P)	\$54,500	
			2(P)	\$6,000	
			8(P)	\$277,000	
			14a(P)	\$56,909	\$394,409

FY2001 Funds (Cont.)

GD	Locality	County	Activity	Amount	Total by Locality
M	Pulaski	Giles	13	\$23,000	
			4b	\$477,000	\$500,000
M	Red Boiling Springs	Macon	13	\$21,500	
			4a	\$478,500	\$500,000
M	Shelbyville	Bedford	13	\$14,950	
			4b	\$333,350	\$348,300
M	Tennessee Ridge	Houston	13	\$17,500	
			4a	\$267,751	\$285,251
M	Trousdale County	Trousdale	13	\$18,500	
			4a	\$481,500	\$500,000
M	Van Buren County	Van Buren	13	\$9,000	
			6	\$291,000	\$300,000
M	Warren County	Warren	13	\$18,500	
			4a	\$458,500	\$477,000
	Total Middle				\$13,828,017
W	Atoka	Tipton	13	\$24,070	
			4b	\$356,353	\$380,423
W	Benton County	Benton	13	\$31,500	
			4a	\$468,500	\$500,000
W	Adamsville	McNairy	13	\$29,145	
			4b	\$470,855	\$500,000
W	Alamo	Crockett	13(P)	\$9,500	
			6(P)	\$164,500	\$174,000
W	Cottage Grove	Henry	13	\$13,530	
			4a	\$300,468	\$313,998
W	Decaturville	Decatur	13	\$26,692	
			4b	\$376,508	\$403,200
W	Dyer	Gibson	13	\$21,918	
			4b	\$318,386	\$340,304
W	Gates	Lauderdale	13(P)	\$43,500	
			2(P)	\$12,000	
			8(P)	\$382,000	
			14a(P)	\$44,850	\$482,350
W	Grand Junction	Hardeman	13	\$16,980	
			4b	\$241,020	\$258,000
W	Hollow Rock	Carroll	13(P)	\$35,770	
			8(P)	\$85,000	
			14a(P)	\$379,230	\$500,000
W	Hornbeak	Obion	13	\$31,500	
			4b	\$468,500	\$500,000
W	Huntingdon	Carroll	13	\$29,525	
			4b	\$470,475	\$500,000
W	Martin	Weakley	13	\$21,500	

FY2001 Funds (Cont.)

GD	Locality	County	Activity	Amount	Total by Locality
			4a	\$478,500	\$500,000
W	Milan	Gibson	13	\$31,050	
			4b	\$468,950	\$500,000
W	Munford	Tipton	13	\$27,053	
			4a	\$382,157	\$409,210
W	Rutherford	Gibson	13	\$15,375	
			4a	\$436,491	\$451,866
W	Samburg	Obion	13(P)	\$59,000	
			8(P)	\$270,000	
			14a(P)	\$171,000	\$500,000
W	Union City	Obion	13(P)	\$51,000	
			2(P)	\$21,000	
			8(P)	\$319,500	
			14a(P)	\$108,500	\$500,000
	Total West				\$7,713,351
	Total 2001 Funds				\$30,382,241
	Grand Total East				\$11,828,123
	Grand Total Middle				\$18,121,978
	Grand Total West				\$8,983,531
	GRAND TOTAL				\$38,933,632

2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$16,253,460 to 53 new grantees which propose to construct or improve 553 housing units. In urban counties 15 awards were made totaling \$3,977,166 to address 130 housing units. In rural counties, 30 applications, totaling \$9,277,448 to address 314 housing units, were funded. For CHDOs, eight awards were made totaling \$2,998,846 to address 109 housing units. Funded were 16 applications from East Tennessee, 21 from Middle Tennessee and 16 from West Tennessee.

Table 9 provides a breakdown by Grand Division of funds awarded by type of activity.

**Table 8. FY 2001-2002 HOME Awards
by Grand Division, Type of Activity & Dollar Amount**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	SFNC, NC Rental	3	19	\$809,500
	Rural	HO, RR, OR	4	48	\$1,217,100
	Urban	OR	9	99	\$3,050,000
	Total		16	166	\$5,076,600
Middle	CHDO	SFNC, Acq/reh rental, NC Rental	3	66	\$1,383,000
	Rural	OR	17	163	\$5,153,384
	Urban	OR	1	16	\$402,166
	Total		21	245	\$6,938,550
West	CHDO	Acq/reh HO, SFNC	2	24	\$806,346
	Rural	RR, OR, NC rental	9	103	\$2,906,964
	Urban	OR	5	15	\$525,000
	Total		16	142	\$4,238,310
Funded Apps Total			53	553	\$16,253,460

3. Housing Opportunities for Persons with AIDS (HOPWA)

Of the \$628,000 allocation from HUD, the State Department of Health retained \$1,000 for administration and provided the balance of funds (\$627,000) to seven nonprofit service providers covering all 95 counties in Tennessee. At the end of the reporting period, the project sponsors had expended \$621,777, with 39% of the funds for housing assistance and 38% for supportive services. Each grand division received funding based on the number of clients to be served. East Tennessee received 63%, Middle Tennessee, 22%, and West Tennessee, 15%. Table 10 presents the awards and expenditures by grand division and by service provider.

**Table 9. HOPWA Program – FY 2001-2002
Types of Services**

Grand Division	Housing Info	Housing Assistance	Supportive Services	Sponsor Admin.	Total
EAST					
Chattanooga Cares	\$66,140	\$34,200	\$51,506	\$10,354	\$162,200
ETHRA	\$0	\$117,250	\$49,214	\$7,236	\$173,700
Project HOPE	\$12,540	\$19,596	\$14,032	\$7,832	\$54,000
Total East	\$78,680	\$171,046	\$114,752	\$25,422	\$389,900
MIDDLE					
ARC	\$0	\$12,538	\$39,881	\$5,558	\$57,977
Columbia CARES	\$0	\$20,546	\$33,082	\$4,372	\$58,000
Nashville CARES	\$5,979	\$5,541	\$10,266	\$1,414	\$23,200
Total Middle	\$5,979	\$38,625	\$83,229	\$11,344	\$139,177
WEST					
Human Beings CARE	\$9,003	\$32,678	\$43,019	\$8,000	\$92,700
Total West	\$9,003	\$32,678	\$43,019	\$8,000	\$92,700
Grand Total	\$93,662	\$242,349	\$241,000	\$44,766	\$622,007

4. Emergency Shelter Grants (ESG)

There were 33 contracts completed for the ESG Program during the reporting period. Of these, fourteen were located in East Tennessee, thirteen in Middle Tennessee, and six in West Tennessee. Of the total amount of ESG funds, 42% were awarded in East Tennessee, 40% in Middle Tennessee, and 18% in West Tennessee. Table 11 shows amounts and location of awards. The total does not reflect the \$65,250 administrative expenditures. Greater detail is provided in Exhibit D.

**Table 10. Emergency Shelter Grant Program
Location of Awards**

Recipient	Amount of Award
Grand Division: EAST	
Associated Catholic Charities	\$21,053
Chattanooga Room In The Inn	\$36,773
Cleveland Emergency Shelter	\$41,412
ETSU College of Nursing	\$44,351
Family & Children's Services of Chattanooga	\$32,632
The H.O.P.E. Center, Inc.	\$26,118
Johnson County Safe Haven	\$34,869
M.A.T.S., Inc.	\$43,635
REACHS House of Hope	\$33,335
The Shepherd's Inn	\$20,330
City of Bristol	\$36,240
City of Johnson City	\$47,410
City of Kingsport	\$42,320
City of Oak Ridge	\$23,360
Total for East Tennessee	\$483,838
Grand Division: MIDDLE	
Battered Women, Inc.	\$41,444
Buffalo Valley, Inc.	\$25,053
Campus for Human Development	\$58,050
Domestic Violence Program	\$34,768
Families In Crisis, Inc.	\$29,465
Good Neighbor Mission	\$8,771
National Health Care for the Homeless Council	\$36,225
SECURE	\$10,420
The Shelter, Inc.	\$26,132
Shepherd's House	\$31,147
Upper Cumberland Dismas House	\$28,531
City of Clarksville	\$77,580
City of Murfreesboro	\$45,380
Total for Middle Tennessee	\$452,966

Grand Division: WEST	
Damascus Road, Inc.	\$34,082
Matthew 25:40, Inc.	\$12,600
Northwest Safeline	\$15,474
West Tennessee Legal Services	\$45,000
Women's Resource & Rape Assistance Program	\$35,501
City of Jackson	\$66,360
Total for West Tennessee	\$209,017
Total	\$1,145,821

5. HUD Section 8 Tenant-Based Rental Assistance and Section 8 Contract Administration

The Section 8 Tenant-Based program showed steady activity during the reporting period. There were 5,521 vouchers under the program at the beginning of the period and 5,450 households under the program at the end of the period, a 1.3% increase in households assisted. The majority of households (50%) were in Middle Tennessee, which also exhibited the greatest percentage of move-ins and move-outs. During the reporting period \$25,374,178 was made available for the Section 8 Tenant Based program.

Table 11. Changes in Tenant-Based Section 8 Activity by Grand Division

Grand Division	Beginning		Move-Ins		Move-Outs		Ending	
	#	%	#	%	#	%	#	%
East	806	15%	261	26%	184	17%	883	16%
Middle	2,886	52%	519	51%	602	56%	2,803	51%
West	1,829	33%	229	23%	294	27%	1764	32%
Total	5,521	100%	1,009	100%	1,080	100%	5,450	100%

THDA Contract Administration Division has the responsibility for administration of Section 8 Project Based contracts throughout the state. At the end of fiscal year, the Division indicated 23,529 units as occupied, 37% in East Tennessee, 35% in Middle Tennessee, and 28% in West Tennessee. Table 13 presents the location of these units. HAPs by grand division are not yet available.

**Table 12. Location of Contract Administration Section 8 Units
By Grand Division and County; FY 2001-2002**

East TN County	Occupied Units
Anderson	302
Bledsoe	47
Blount	234
Bradley	414
Campbell	221
Carter	192
Claiborne	53
Cocke	36
Cumberland	56
Grainger	20
Greene	267
Hamblen	180
Hamilton	1,057
Hawkins	212
Jefferson	82
Johnson	88
Knox	2,592
Loudon	233
Marion	57
McMinn	201
Meigs	24
Monroe	123
Morgan	46
Polk	24
Roane	206
Sevier	85
Sullivan	758
Unicoi	87
Washington	835
Total East	8,732
Middle TN County	Total Units
Bedford	69
Coffee	355
Davidson	4,646
DeKalb	35
Dickson	126
Fentress	22
Franklin	131
Giles	14
Grundy	28
Hickman	74
Humphreys	91

Middle TN County (Cont.)	Total Units
Jackson	19
Lewis	28
Lincoln	53
Marshall	161
Maury	198
Montgomery	310
Overton	54
Perry	24
Pickett	23
Putnam	162
Robertson	83
Rutherford	711
Stewart	10
Sumner	404
Van Buren	25
Warren	238
Wayne	5
White	42
Williamson	38
Wilson	120
Total Middle	8,299
West TN County	Total Units
Benton	41
Carroll	46
Chester	116
Dyer	305
Fayette	130
Gibson	190
Hardeman	74
Hardin	36
Haywood	47
Henderson	106
Henry	177
Lake	115
Lauderdale	124
Madison	290
McNairy	94
Obion	53
Shelby	4,289
Tipton	197
Weakley	68
Total West	6,498
Grand Total	23,529

6. THDA Homeownership Programs

Loans were made in 75 of the 95 counties in the State with the greatest portion, or 50.9% of the activity, by number of loans, being in Middle Tennessee. The breakdown by Grand Division is shown in Table 14.

**Table 13. THDA Homeownership
By Grand Division – FY 2001-2002**

Grand Division	% of Loans	# of Loans	Amounts
East Tennessee	29.5%	841	\$59,059,129
Middle Tennessee	50.9%	1,452	\$127,367,773
West Tennessee	19.7%	561	\$40,743,925
Total	100.0%	2,854	\$227,170,827

7. Low Income Housing Tax Credit Program (LIHTC)

During the reporting period, Low Income Housing Tax Credits for calendar year 2001 were allocated in 22 counties, creating 2,136 affordable housing units. There were eight East Tennessee counties utilizing 22% of total allocations, eight in Middle Tennessee utilizing 38% of total allocations, and six in West Tennessee utilizing 40% of total allocations. Table 16 provides additional information.

**Table 14. Low Income Housing Tax Credit Allocations
by Grand Division**

County	Grand Division	Units	\$ Allocation
Anderson	E	80	\$384,138
Claiborne	E	64	\$346,227
Greene	E	25	\$99,186
Knox	E	50	\$224,601
Rhea	E	64	\$330,721
Scott	E	20	\$40,705
Sequatchie	E	64	\$229,145
Sullivan	E	72	\$421,936
Total East		439	\$2,076,659
Bedford	M	84	\$421,486
Cheatham	M	96	\$482,000
Clay	M	12	\$73,427
Davidson	M	370	\$1,623,761
Dickson	M	108	\$215,659
Fayette	M	23	\$36,740
Giles	M	52	\$161,755
Montgomery	M	120	\$636,184
Total Middle		865	\$3,651,012
Gibson	W	48	228,790
Haywood	W	71	343,523
Henderson	W	8	18,000
Lauderdale	W	174	824,437
Madison	W	168	\$756,322
Shelby	W	363	\$1,647,684
Total West		832	\$3,818,756
GRAND TOTAL		2,136	\$9,546,427

8. THDA Tax-Exempt Multi-Family Bond Authority

In 2001, tax-exempt bond authority was reallocated to provide permanent financing for three developments in two counties, which will result in a total of 328 units. One development will be located in East Tennessee and two will be in Middle Tennessee. The following table provides additional data.

**Table 15. Tax-Exempt Multi-Family Bond Authority
By Grand Division**

Grand Division	County	# of Units	Amount Allocated
East	Hamilton	45	\$1,635,000
Middle	Davidson	283	\$10,000,000
Total Awarded		328	\$11,635,000

Summary

Overall, Middle Tennessee received the largest portion of funds. Table 18 provides greater details of the amount of funds awarded in each program.

**Table 16. Recap of Geographic Distribution
All Programs**

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$11,828,123	\$18,121,978	\$8,983,531	\$38,933,632
HOME	\$5,076,600	\$6,938,550	\$4,238,310	\$16,253,460
HOPWA	\$393,800	\$140,500	\$92,700	\$627,000
ESG	\$483,838	\$452,966	\$209,017	\$1,145,821
Total	\$17,782,361	\$25,653,994	\$13,523,558	\$56,959,913
% of Total	31.2%	45.1%	23.7%	100.00%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8	\$3,708,380	\$13,088,356	\$8,577,442	\$25,374,178
Homeownership	\$59,059,129	\$127,367,773	\$40,743,925	\$227,170,827
LIHTC	\$2,076,659	\$3,651,012	\$3,818,756	\$9,546,427
Multi-Family Bond	\$1,635,000	\$10,000,000	\$0	\$11,635,000
Total	\$66,479,168	\$154,107,141	\$53,140,123	\$273,726,432
% of Total	24.3%	56.3%	19.4%	100.00%
Grand Total	\$84,261,529	\$179,761,135	\$66,663,681	\$330,686,345
% of Total	25.5%	54.4%	20.1%	100.00%

D) FAMILIES AND PERSONS ASSISTED INCLUDING RACIAL AND ETHNIC STATUS

1. Community Development Block Grant (CDBG) Small Cities Program

Demographic information is shown in two ways in the PER—Applicant and Beneficiary. In order to provide a clear understanding of persons and families assisted, a summary of applicants and beneficiaries for Grant Years 1994 through 2001 is shown in Table 19. For the reporting period, the applicant and beneficiary total is 201,631 persons, with 12,128 minorities and 25,351 female heads of household.

Table 17. CDBG Program Demographics by Grant Year

Applicant											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/ Alaskan Native	%	TOTAL	Female HH	%
1993	4,379	89.29%	513	10.46%	10	1	1	0.24%	4,904	437	8.91%
1994	5,890	89.09%	675	10.21%	38	0	8	0.70%	6,611	580	8.77%
1995	5,796	96.28%	186	3.09%	14	5	19	0.63%	6,020	559	9.29%
1996	4,204	86.15%	611	12.52%	22	4	39	1.33%	4,880	635	13.01%
1997	5,571	94.09%	249	4.21%	61	2	38	1.71%	5,921	2,641	44.60%
1998	6,455	94.48%	344	5.04%	15	5	13	0.48%	6,832	622	9.10%
1999	4,762	92.75%	249	4.85%	100	11	12	2.40%	5,134	430	8.38%
2000	6,943	94.50%	389	5.29%	8	2	5	0.20%	7,347	254	3.66%
2001	3,669	93.2%	192	4.9%	34	2	39	0.02%	3,936	266	6.7%
Grand Total	47,669	92.38%	3,408	6.60%	302	32	174	0.98%	51,598	6,424	12.45%

Beneficiary											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/ Alaskan Native	%	TOTAL	Female HH	%
1993	146,596	93.60%	9,744	6.22%	159	39	81	0.18%	156,619	0	0.00%
1994	188,321	90.34%	19,580	9.39%	185	188	189	0.27%	208,463	26,062	12.50%
1995	143,807	90.88%	13,727	8.68%	320	87	292	0.44%	158,233	18,671	11.80%
1996	172,950	95.71%	6,647	3.68%	451	232	414	0.61%	180,694	20,797	11.51%
1997	256,814	96.26%	8,833	3.31%	633	158	345	0.43%	266,783	22,144	8.30%
1998	217,924	93.58%	13,213	5.67%	1,073	262	412	0.75%	232,884	30,966	13.30%
1999	132,890	87.75%	13,921	9.19%	4,271	269	95	3.06%	151,446	21,901	14.46%
2000	245,633	91.34%	21,259	7.91%	1,176	530	242	0.72%	268,840	38,517	14.32%
2001	185,834	94.00%	9,020	4.56%	1,560	398	883	1.44%	197,695	25,085	12.69%
Grand Total	1,690,769	92.81%	115,944	6.36%	9,828	2,163	2,953	0.82%	1,821,657	204,143	11.21%

Additional demographic information is provided in the PER on the number of low-and moderate-income persons served or the number of job opportunities for low- and moderate-income persons. This information is made available as contracts with local governments close out, and is presented on the following Table 20. Overall, 1,606,631 actual persons are reported as beneficiaries, and of this number, 1,182,820 or 74% are low-and moderate-income persons. Table 20 also presents the type of project, Purpose, as Public Facility (PF), Housing (H), or Economic Development (ED).

Table 18. CDBG Projects – LMI Beneficiary Information
CDBG Projects Complete Pending Final Audit

Reporting Period FY1988

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Iron City	PF	1,034	766	74%
<i>FY1988 Total</i>		<i>1,034</i>	<i>766</i>	<i>74%</i>

Reporting Period FY1991

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Fayetteville	ED	47	25	53%
Humboldt	ED	42	40	95%
Lexington	ED	75	39	52%
Portland	ED	114	66	58%
<i>Total ED</i>		<i>278</i>	<i>170</i>	<i>61%</i>
Beersheba Sprgs	H	90	90	100%
Brownsville	H	19	19	100%
Englewood	H	48	48	100%
Hamilton County	H	34	34	100%
Puryear	H	47	47	100%
Rives	H	58	58	100%
Sparta	H	54	54	100%
Spring City	H	40	40	100%
Winfield	H	48	48	100%
<i>Total H</i>		<i>438</i>	<i>438</i>	<i>100%</i>
Adamsville	PF	1,117	681	61%
Anderson Co.	PF	338	258	76%
Auburntown	PF	1,137	673	59%
Bell Buckle	PF	404	262	65%
Bledsoe County	PF	331	247	75%
Braden	PF	2,362	1,894	80%
Byrdstown	PF	4,000	2,892	72%
Byrdstown	PF	67	67	100%
Camden	PF	77	63	82%
Celina	PF	2,673	1,868	70%
Charlotte	PF	2,976	2,098	70%
Clifton	PF	541	342	63%
Coalmont	PF	271	217	80%
Cocke County	PF	413	280	68%
Coffee County	PF	6,718	4,123	61%
Cornersville	PF	129	79	61%
Crump	PF	1,217	755	62%
Cumberland Co.	PF	2,512	2,050	82%
DeKalb County	PF	88	68	77%

Reporting Period FY1991 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dickson County	PF	559	439	79%
Dover	PF	593	388	65%
Dresden	PF	217	135	62%
Dyer County	PF	5,619	4,383	78%
Elkton	PF	2,508	1,908	76%
Enville	PF	750	488	65%
Ethridge	PF	2,652	2,214	83%
Fayette County	PF	5,570	3,662	66%
Gibson County	PF	13,114	12,799	98%
Giles County	PF	2,421	1,520	63%
Graysville	PF	1,460	1,007	69%
Greene County	PF	250	199	80%
Haywood Co.	PF	185	153	83%
Hickory Valley	PF	737	516	70%
Hornbeak	PF	484	380	79%
Houston County	PF	238	172	72%
Jacksboro	PF	53	49	92%
Jellico	PF	3,572	2,790	78%
LaFollette	PF	898	599	67%
Lauderdale Co.	PF	142	132	93%
Lawrence County	PF	303	241	80%
Lewis County	PF	198	135	68%
Lincoln County	PF	154	112	73%
Linden	PF	62	38	61%
Maynardville	PF	145	141	97%
McEwen	PF	1,209	809	67%
McLemoresville	PF	294	175	60%
Michie	PF	1,905	1,057	55%
Milledgeville	PF	360	316	88%
Minor Hill	PF	1,338	1,005	75%
Moore County	PF	146	107	73%
Morrison	PF	563	350	62%
Mt. Pleasant	PF	105	89	85%
Mountain City	PF	2,363	1,510	64%
New Johnsonville	PF	1,367	761	56%
Oakdale	PF	2,024	1,413	70%
Overton County	PF	288	196	68%
Parsons	PF	2,636	1,924	73%
Pickett County	PF	4,400	3,243	74%
Piperton	PF	1,067	622	58%
Red Boiling Springs	PF	2,427	1,730	71%
Rhea County	PF	155	108	70%
Savannah	PF	795	668	84%

Reporting Period FY1991 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Scott County	PF	245	233	95%
Stanton	PF	650	504	78%
Tazewell	PF	100	95	95%
Tennessee Ridge	PF	2,130	1,500	70%
Trimble	PF	873	685	78%
Union County	PF	3,527	2,893	82%
Van Buren County	PF	256	211	82%
Viola	PF	1,520	825	54%
Waynesboro	PF	986	638	65%
Whiteville	PF	1,280	1,050	82%
Williston	PF	1,755	1,060	60%
Yorkville	PF	778	481	62%
Total PF		107,797	79,775	74%
FY1991 GRAND TOTAL		108,513	80,383	74%

Reporting Period FY1992

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Alcoa	ED	91	64	70%
Brownsville	ED	63	57	90%
Hawkins County	ED	45	23	51%
Total ED		199	144	72%
Caryville	H	50	50	100%
Dayton	H	66	66	100%
Fayetteville	H	42	42	100%
Gainesboro	H	43	43	100%
Lenoir City	H	40	40	100%
Roane County	H	63	63	100%
Tiptonville	H	63	41	65%
Total H		367	345	94%
Allardt	PF	2,072	1,303	63%
Ashland City	PF	146	127	87%
Bedford County	PF	128	92	72%
Bradley County	PF	153	130	85%
Brighton	PF	4,234	2,540	60%
Campbell County	PF	158	146	92%
Centerville	PF	1,113	866	78%
Chester Co.	PF	108	93	86%
Claiborne Co.	PF	15,384	13,999	91%
Coffee County	PF	509	386	76%
Columbia	PF	756	694	92%
Cowan	PF	52	52	100%
Decatur County	PF	6,539	3,858	59%

Reporting Period FY1992 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Decherd	PF	2,370	1,446	61%
Dover	PF	1,222	882	72%
Erin	PF	802	658	82%
Fairview	PF	4,979	2,823	57%
Fentress County	PF	308	270	88%
Franklin County	PF	1,842	1,061	58%
Gates	PF	652	565	87%
Gruetli-Laager	PF	1,667	1,252	75%
Hamblen Co.	PF	29,095	15,484	53%
Harriman	PF	9,666	6,302	65%
Humphreys Co.	PF	6,641	4,662	70%
Huntland	PF	342	248	73%
Jackson County	PF	260	205	79%
Kingston	PF	144	140	97%
LaFayette	PF	335	220	66%
Lake County	PF	1,272	915	72%
LaVergne	PF	7,815	4,955	63%
Luttrell	PF	5,848	4,070	70%
Macon County	PF	290	196	68%
Marshall County	PF	186	111	60%
Meigs County	PF	340	284	84%
Monroe County	PF	145	123	85%
Monterey	PF	126	97	77%
Morgan County	PF	258	172	67%
Newbern	PF	2,997	1,678	56%
Obion	PF	1,736	1,248	72%
Oliver Springs	PF	3,106	2,223	72%
Perry County	PF	173	118	68%
Pigeon Forge	PF	70	62	89%
Rockwood	PF	1,104	875	79%
Rogersville	PF	271	155	57%
Rutherford	PF	1,335	959	72%
Rutledge	PF	1,185	940	79%
Savannah	PF	1,112	960	86%
Scotts Hill	PF	2,594	1,678	65%
Sequatchie Co.	PF	7,970	5,240	66%
South Pittsburg	PF	380	254	67%
Spencer	PF	2,922	1,731	59%
Sweetwater	PF	125	79	63%
Tipton County	PF	12,000	11,520	96%
Troy	PF	1,391	1,100	79%
Tullahoma	PF	731	587	80%

Reporting Period FY1992 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Vonore	PF	73	59	81%
Waverly	PF	2,491	1,392	56%
Weakley County	PF	29,766	19,837	67%
White Bluff	PF	1,296	813	63%
Williston	PF	788	473	60%
Total PF		183,573	125,408	68%
FY1992 GRAND TOTAL		184,139	125,897	68%

Reporting Period FY1993

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Brownsville	ED	37	23	62%
Meigs County	ED	44	23	52%
Total ED		81	46	57%
Celina	H	14	14	100%
Copperhill	H	63	63	100%
Dowelltown	H	78	44	56%
Gainesboro	H	57	57	100%
Humboldt	H	50	50	100%
Lawrenceburg	H	106	90	85%
Lebanon	H	35	35	100%
Lewisburg	H	6	6	100%
McMinnville	H	58	46	79%
Oakdale	H	32	32	100%
Polk County	H	33	31	94%
Ridgely	H	52	52	100%
Saltillo	H	38	26	68%
Sparta	H	53	35	66%
Tracy City	H	57	57	100%
Trousdale Co.	H	42	42	100%
Total H		774	680	88%
Adams	PF	2,765	1,611	58%
Adamsville	PF	2,195	1,339	61%
Alexandria	PF	1,468	897	61%
Altamont	PF	742	601	81%
Bell Buckle	PF	404	298	74%
Bruceton	PF	1,512	1,253	83%
Campbell County	PF	24,048	22,288	93%
Cannon County	PF	2,300	1,349	59%
Clay County	PF	2,069	1,241	60%
Crockett County	PF	683	456	67%
Cumberland Gap	PF	231	137	59%
Decatur	PF	905	615	68%

Reporting Period FY1993**(Cont.)**

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
DeKalb County	PF	298	168	56%
Doyle	PF	3,631	1,963	54%
Ducktown	PF	301	236	78%
Friendship	PF	592	382	65%
Gates	PF	954	778	82%
Gleason	PF	1,365	1,078	79%
Grainger County	PF	13,406	10,865	81%
Greenfield	PF	57	46	81%
Grundy County	PF	12,582	9,562	76%
Hamblen County	PF	22,728	21,394	94%
Hartsville	PF	1,936	1,733	90%
Haywood County	PF	131	125	95%
Henning	PF	45	40	89%
Huntsville	PF	548	473	86%
Jasper	PF	523	446	85%
Jefferson County	PF	11,273	10,650	94%
Jellico	PF	90	87	97%
Kenton	PF	1,394	1,103	79%
Lauderdale County	PF	331	239	72%
Lawrence County	PF	66	40	61%
Lewis County	PF	174	123	71%
Lexington	PF	13,109	8,075	62%
Madisonville	PF	105	100	95%
Marion County	PF	164	139	85%
McEwen	PF	1,209	843	70%
McKenzie	PF	5,007	3,144	63%
Mitchellville	PF	884	694	79%
Mountain City	PF	1,800	1,345	75%
Newport	PF	11,761	9,262	79%
Obion	PF	1,234	935	76%
Parsons	PF	144	126	88%
Plainview	PF	55	47	85%
Pulaski	PF	7,349	5,203	71%
Rutherford County	PF	206	157	76%
Samburg	PF	1,032	767	74%
Saulsbury	PF	1,383	1,065	77%
Scott County	PF	271	238	88%
Sharon	PF	725	494	68%
Smithville	PF	4,159	3,053	73%
Spencer	PF	414	262	63%
Spring City	PF	1,444	924	64%
Stewart County	PF	6,659	4,388	66%
Sunbright	PF	1,656	1,187	72%

Reporting Period FY1993 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Union County	PF	25,462	24,087	95%
Vanleer	PF	200	178	89%
Vonore	PF	159	112	70%
Wayne County	PF	341	197	58%
Waynesboro	PF	986	738	75%
Whitwell	PF	463	449	97%
Winfield	PF	24	21	88%
Woodbury	PF	3,611	2,059	57%
Total PF		203,763	163,905	80%
FY1993 GRAND TOTAL		204,618	164,631	80%

Reporting Period FY1994

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Savannah	ED	27	17	63%
Total ED		27	17	63%
Cleveland	H	38	38	100%
Philadelphia	H	30	30	100%
Total H		68	68	100%
Alamo	PF	2,045	1,231	60%
Alexandria	PF	74	60	81%
Allardt	PF	1,766	1,215	69%
Anderson Co.	PF	358	287	80%
Auburntown	PF	87	70	80%
Baxter	PF	996	735	74%
Beersheba Springs	PF	603	336	56%
Benton County	PF	175	93	53%
Bledsoe County	PF	8,605	6,109	71%
Calhoun	PF	264	137	52%
Camden	PF	128	88	69%
Carroll County	PF	2,084	1,284	62%
Carthage	PF	2,554	1,484	58%
Charlotte	PF	598	431	72%
Cheatham County	PF	274	237	86%
Clifton	PF	209	169	81%
Cocke County	PF	310	213	69%
Columbia	PF	855	782	91%
Cowan	PF	1,895	1,359	72%
Crossville	PF	6,930	3,745	54%
Cumberland County	PF	52	50	96%
Dandridge	PF	2,524	1,386	55%
Decaturville	PF	1,571	1,131	72%

Reporting Period FY1994 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dover	PF	598	456	76%
Dunlap	PF	3,191	2,233	70%
Eastview	PF	528	348	66%
Englewood	PF	2,300	1,403	61%
Etowah	PF	9,565	5,440	57%
Finger	PF	2,580	1,679	65%
Franklin County	PF	293	235	80%
Garland	PF	1,263	796	63%
Gibson County	PF	2,953	1,822	62%
Giles County	PF	7,161	6,495	91%
Gordonsville	PF	158	134	85%
Grand Junction	PF	462	383	83%
Halls	PF	2,140	1,365	64%
Hamilton County	PF	428	287	67%
Hardin County	PF	161	113	70%
Henderson Co.	PF	138	87	63%
Henry County	PF	28,736	19,569	68%
Hornbeak	PF	955	641	67%
Houston County	PF	167	151	90%
Huntingdon	PF	104	81	78%
Johnson County	PF	11,755	6,112	52%
LaFollette	PF	70	66	94%
Lincoln County	PF	133	108	81%
Linden	PF	1,103	687	62%
Luttrell	PF	90	78	87%
Lynnville	PF	971	622	64%
Medina	PF	2,412	1,384	57%
Meigs County	PF	215	172	80%
Michie	PF	54	40	74%
Milan	PF	19,043	18,948	100%
Millersville	PF	380	304	80%
Monterey	PF	3,218	2,108	66%
Montgomery Co.	PF	7,725	5,153	67%
Moscow	PF	369	262	71%
New Johnsonville	PF	2,438	1,943	80%
Niota	PF	187	139	74%
Oakland	PF	3,393	2,060	61%
Overton County	PF	270	235	87%
Paris	PF	147	121	82%
Pickett County	PF	4,633	2,433	53%
Pikeville	PF	1,444	924	64%
Putnam County	PF	280	191	68%

Reporting Period FY1994 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Ramer	PF	811	487	60%
Red Boiling Springs	PF	2,426	1,365	56%
Ripley	PF	5,803	3,627	63%
Rives	PF	357	236	66%
Sardis	PF	728	642	88%
Savannah	PF	7,243	5,019	69%
Scott Co.	PF	161	138	86%
Shelbyville	PF	20	19	95%
Somerville	PF	160	131	82%
Stanton	PF	490	339	69%
Sullivan County	PF	142	135	95%
Tennessee Ridge	PF	2,270	1,619	71%
Van Buren County	PF	4,633	3,294	71%
Wartburg	PF	1,070	872	81%
Washington County	PF	81	81	100%
Waverly	PF	1,678	940	56%
Weakley County	PF	8,800	7,251	82%
Winchester	PF	6,811	4,373	64%
Total PF		202,838	141,022	70%
FY1994 GRAND TOTAL		202,933	141,107	70%

Reporting Period FY1995

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Blount Co.	ED	31	16	52%
Total ED		31	16	52%
Baileyton	H	35	35	100%
Benton	H	37	37	100%
Coalmont	H	30	30	100%
Doyle	H	46	46	100%
Greeneville	H	21	21	100%
Lake Co.	H	40	40	100%
Palmer	H	33	33	100%
South Pittsburg	H	28	28	100%
Trenton	H	24	24	100%
Tullahoma	H	53	53	100%
Total H		347	347	100%
Adamsville	PF	4,649	2,650	57%
Algood	PF	3,759	2,263	60%
Bedford Co.	PF	256	196	77%
Big Sandy	PF	593	504	85%
Bledsoe Co.	PF	459	404	88%

Reporting Period FY1995 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Bradley Co.	PF	8,190	4,848	59%
Brighton	PF	1,330	1,005	76%
Byrdstown	PF	930	549	59%
Cannon Co.	PF	186	130	70%
Carter Co.	PF	118	82	69%
Caryville	PF	99	70	71%
Centerville	PF	1,331	800	60%
Church Hill	PF	94	66	70%
Ducktown	PF	48	40	83%
Fayette Co.	PF	17,763	16,928	95%
Gleason	PF	788	603	77%
Grainger Co.	PF	11,805	10,813	92%
Graysville	PF	2,053	1,581	77%
Greene Co.	PF	9,070	5,786	64%
Hancock Co.	PF	6,495	3,972	61%
Hawkins Co.	PF	3,720	2,823	76%
Henning	PF	231	176	76%
Hohenwald	PF	3,232	2,063	64%
Humphreys Co.	PF	19,254	15,422	80%
Iron City	PF	528	383	73%
Jackson Co.	PF	179	158	88%
Jefferson City	PF	115	113	98%
Jonesborough	PF	306	263	86%
Kingston	PF	127	85	67%
Lafayette	PF	2,616	1,604	61%
Lawrence Co.	PF	348	270	78%
Lewis Co.	PF	142	98	69%
Maury City	PF	960	730	76%
McEwen	PF	1,964	1,275	65%
McMinnville	PF	359	260	72%
Minor Hill	PF	1,362	922	68%
Monroe Co.	PF	20,347	15,228	75%
Monteagle	PF	56	37	66%
New Tazewell	PF	123	112	91%
Newbern	PF	7,263	4,220	58%
Oliver Springs	PF	3,011	2,201	73%
Oneida	PF	2,239	1,679	75%
Perry Co.	PF	2,709	1,753	65%
Portland	PF	2,921	2,760	94%
Powell's Crossroads	PF	7,775	5,598	72%
Rhea Co.	PF	204	144	71%
Rockwood	PF	1,723	1,547	90%

Reporting Period FY1995 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Saltillo	PF	736	498	68%
Sequatchie Co.	PF	193	135	70%
Sevier Co.	PF	118	102	86%
Sevierville	PF	122	98	80%
South Fulton	PF	2,458	1,440	59%
Sparta	PF	3,733	2,412	65%
Tazewell	PF	28	23	82%
Trezevant	PF	1,005	550	55%
Troy	PF	4,000	2,632	66%
Unicoi County	PF	91	73	80%
Vonore	PF	72	51	71%
Wartburg	PF	5,268	3,368	64%
White Co.	PF	2,117	1,408	67%
Woodbury	PF	322	200	62%
Claiborne Co.	PF	1,537	1,445	94%
Total PF		175,630	129,649	74%
FY1995 GRAND TOTAL		176,008	130,012	74%

Reporting Period FY1996

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Lafayette	ED	2,616	1,603	61%
Total ED		2,616	1,603	61%
Altamont	H	28	28	100%
Dowelltown	H	23	23	100%
Franklin	H	35	35	100%
Kenton	H	29	29	100%
Orme	H	36	36	100%
Surgoinsville	H	19	19	100%
Whiteville	H	10	10	100%
Total H		180	180	100%
Anderson Co.	PF	158	137	87%
Benton Co.	PF	3,227	2,021	63%
Blaine	PF	3,344	1,784	53%
Brownsville	PF	59	54	92%
Bruceton	PF	584	351	60%
Byrdstown	PF	3,538	2,346	66%
Chapel Hill	PF	935	758	81%
Charleston	PF	72	64	89%
Cheatham County	PF	14,456	14,051	97%
Coffee Co.	PF	655	524	80%
Cowan	PF	118	93	79%
Crockett Co.	PF	2,980	1,797	60%

Reporting Period FY1996 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Cumberland Co.	PF	3,359	2,335	70%
Decherd	PF	2,202	1,599	73%
Erin	PF	3,534	2,340	66%
Fairview	PF	4,271	3,348	78%
Giles Co.	PF	3,764	2,179	58%
Gleason	PF	786	622	79%
Greenfield	PF	2,135	1,435	67%
Grundy Co.	PF	776	442	57%
Hancock County	PF	6,495	3,968	61%
Hardeman Co.	PF	95	80	84%
Hardin County	PF	113	95	84%
Harrogate	PF	7,258	4,566	63%
Haywood County	PF	3,785	2,525	67%
Hornsby	PF	966	763	79%
Huntsville	PF	2,558	1,688	66%
Jefferson Co.	PF	27,522	18,701	68%
Johnson Co.	PF	13,884	7,324	53%
Lafayette	PF	2,616	1,710	65%
Lawrence County	PF	294	177	60%
Lawrenceburg	PF	141	107	76%
Linden	PF	1,047	680	65%
Macon Co.	PF	506	432	85%
Marshall Co.	PF	168	137	82%
Martin	PF	53	38	72%
Maynardville	PF	2,820	1,805	64%
McMinn Co.	PF	1,861	1,210	65%
Meigs Co.	PF	350	319	91%
Michie	PF	2,003	1,182	59%
Morgan Co.	PF	191	152	80%
Munford	PF	7,715	6,712	87%
Parrottsville	PF	4,016	2,486	62%
Parsons	PF	2,690	2,066	77%
Perry County	PF	82	52	63%
Pleasant Hill	PF	730	516	71%
Polk Co.	PF	1,562	1,062	68%
Pulaski	PF	5,658	3,157	56%
Puryear	PF	811	523	64%
Roane Co.	PF	21,567	15,557	72%
Sevierville	PF	173	156	90%
Shelbyville	PF	95	80	84%
Smithville	PF	3,847	2,828	74%
Soddy-Daisy	PF	61	59	97%
Spencer	PF	3,286	2,294	70%

Reporting Period FY1996 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Stanton	PF	490	339	69%
Sumner County	PF	99	80	81%
Toone	PF	433	342	79%
Tracy City	PF	189	138	73%
Unicoi Co.	PF	8,646	4,805	56%
Union Co.	PF	219	200	91%
Warren Co.	PF	216	150	69%
Washington Co.	PF	257	221	86%
Waverly	PF	2,414	1,982	82%
Waynesboro	PF	1,119	895	80%
Westmoreland	PF	1,335	951	71%
White Pine	PF	1,398	962	69%
Winfield	PF	1,504	1,151	77%
Total PF		196,291	135,703	69%
FY1996 GRAND TOTAL		199,087	137,486	69%

Reporting Period FY1997

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Humboldt	H	23	23	100%
McMinnville	H	30	30	100%
Samburg	H	18	18	100%
Van Buren Co.	H	26	26	100%
Total H		97	97	100%
Adams	PF	622	502	81%
Algood	PF	1,640	1,179	72%
Allardt	PF	182	166	91%
Atoka	PF	187	138	74%
Baxter	PF	3,394	2,484	73%
Bedford Co.	PF	224	176	79%
Big Sandy	PF	551	462	84%
Bradley Co.	PF	138	128	93%
Brighton	PF	1,256	997	79%
Campbell Co.	PF	182	182	100%
Carroll Co.	PF	3,556	2,614	74%
Chester Co.	PF	188	163	87%
Cocke Co.	PF	182	146	80%
Collinwood	PF	1,451	876	60%
Coopertown	PF	3,060	2,491	81%
Covington	PF	40	40	100%
Dayton	PF	343	236	69%
Decatur Co.	PF	1,717	1,236	72%
Dunlap	PF	42	35	83%

Reporting Period FY1997 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dyer Co.	PF	400	249	62%
Englewood	PF	251	162	65%
Halls	PF	61	56	92%
Hartsville	PF	5,549	4,045	73%
Hohenwald	PF	3,247	2,333	72%
Houston Co.	PF	285	250	88%
Huntingdon	PF	3,452	2,175	63%
Jacksboro	PF	2,043	1,446	71%
Jackson Co.	PF	139	120	86%
Johnson County	PF	2,921	2,588	89%
Lauderdale Co.	PF	496	407	82%
Lenoir City	PF	1,545	1,230	80%
Lewis Co.	PF	145	76	52%
Lobelville	PF	1,020	877	86%
Marion Co.	PF	480	375	78%
McEwen	PF	1,417	1,013	71%
McNairy Co.	PF	935	593	63%
Middleton	PF	4,644	2,804	60%
Monroe County	PF	335	289	86%
Monteagle	PF	1,709	1,077	63%
Moore Co.	PF	311	226	73%
Moscow	PF	338	278	82%
New Hope	PF	402	290	72%
New Johnsonville	PF	1,824	1,140	63%
Newport	PF	14,858	12,315	83%
Oakland	PF	589	364	62%
Petersburg	PF	939	775	83%
Pickett Co.	PF	77	60	78%
Ramer	PF	498	348	70%
Ridgely	PF	2,411	1,519	63%
Savannah	PF	7,443	5,672	76%
Scott Co.	PF	210	180	86%
Sevier Co.	PF	164	159	97%
Smith Co.	PF	1,563	1,185	76%
Spring City	PF	1,817	1,206	66%
Stewart Co.	PF	10,774	10,009	93%
Tellico Plains	PF	4,008	2,465	62%
Tennessee Ridge	PF	372	323	87%
Tipton Co.	PF	13,183	9,241	70%
Wilson Co.	PF	40,949	40,417	99%
Total PF		152,759	124,588	82%
FY1997 GRAND TOTAL		152,856	124,685	82%

Reporting Period FY1998

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Beersheba Spgs	H	37	37	100%
Benton	H	41	41	100%
Celina	H	32	32	100%
Loudon	H	25	25	100%
Morristown	H	29	29	100%
Rutherford	H	34	34	100%
Total H		198	198	100%
Adamsville	PF	1,389	907	65%
Alamo	PF	2,096	1,509	72%
Athens	PF	220	158	72%
Blaine	PF	259	203	78%
Bruceton	PF	842	467	55%
Calhoun	PF	593	400	67%
Camden	PF	109	84	77%
Cannon County	PF	392	324	83%
Clay County	PF	6,743	5,161	77%
Cowan	PF	2,198	1,622	74%
Decatur	PF	258	198	77%
DeKalb Co.	PF	7,485	4,546	61%
Dickson Co.	PF	1,373	1,063	77%
Dyer	PF	2,219	1,753	79%
Fayette County	PF	7,454	5,248	70%
Fentress County	PF	230	207	90%
Gallaway	PF	605	500	83%
Gatlinburg	PF	47	32	68%
Harriman	PF	2,200	1,533	70%
Henry County	PF	4,809	2,975	62%
La Follette	PF	18,319	12,952	71%
Lake City	PF	1,801	1,542	86%
Lexington	PF	67	48	72%
Livingston	PF	1,886	1,319	70%
Madison Co.	PF	140	132	94%
Madisonville	PF	3,039	2,010	66%
Monterey	PF	2,320	1,858	80%
Morgan Co.	PF	192	151	79%
Mosheim	PF	1,329	934	70%
Niota	PF	534	374	70%
Oneida	PF	2,232	1,632	73%
Parkers Crossroads	PF	1,745	1,225	70%
Parsons	PF	2,395	1,930	81%
Red Bank	PF	2,085	1,281	61%
Saltillo	PF	3,789	2,686	71%
Sparta	PF	788	652	83%

Reporting Period FY1998 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Sweetwater	PF	5,105	4,057	79%
Tazewell	PF	85	85	100%
Trenton	PF	3,663	2,315	63%
Troy	PF	1,692	1,222	72%
Unicoi	PF	329	223	68%
Wartrace	PF	1,490	920	62%
Weakley Co.	PF	2,871	1,578	55%
White County	PF	2,477	1,888	76%
Whitwell	PF	3,616	2,712	75%
Total PF		105,510	74,616	71%
FY1998 GRAND TOTAL		105,708	74,814	71%

Reporting Period FY1999

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
McKenzie	H	25	25	100%
Paris	H	31	31	100%
Total H		56	56	100%
Anderson County	PF	112	112	100%
Baxter	PF	3,394	2,484	73%
Brighton	PF	1,615	1,255	78%
Brownsville	PF	5,164	3,315	64%
Campbell County	PF	149	143	96%
Carter County	PF	6,588	3,427	52%
Centerville	PF	1,477	1,099	74%
Chapel Hill	PF	959	732	76%
Church Hill	PF	845	485	57%
Claiborne County	PF	14,184	11,344	80%
Clay County	PF	33	33	100%
Clifton	PF	813	598	74%
Coffee County	PF	6,516	4,890	75%
Cornersville	PF	805	450	56%
Cumberland County	PF	149	142	95%
Decherd	PF	2,065	1,580	77%
Dresden	PF	135	104	77%
Dyer County	PF	3,713	3,197	86%
Estill Springs	PF	1,815	1,002	55%
Gleason	PF	1,492	780	52%
Guys	PF	509	346	68%
Halls	PF	24	24	100%
Jackson County	PF	176	149	85%
Lauderdale County	PF	7,970	6,791	85%
Lawrence County	PF	245	177	72%

Reporting Period FY1999 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Lawrenceburg	PF	1,696	1,209	71%
Luttrell	PF	2,274	1,872	82%
Lynnville	PF	1,383	907	66%
Macon County	PF	148	125	84%
Mason	PF	1,775	1,494	84%
Maury City	PF	1,029	799	78%
Maynardville	PF	1,265	1,187	94%
McNairy County	PF	1,711	1,251	73%
Normandy	PF	174	114	66%
Oakland	PF	2,677	1,614	60%
Oliver Springs	PF	5,842	4,329	74%
Overton County	PF	165	149	90%
Pickett County	PF	9,219	8,149	88%
Pigeon Forge	PF	89	83	93%
Portland	PF	4,959	4,825	97%
Red Boiling Springs	PF	3,469	2,591	75%
Rhea County	PF	179	128	72%
Rives	PF	1,193	678	57%
Sardis	PF	653	430	66%
Selmer	PF	3,877	2,621	68%
Smithville	PF	3,795	2,863	75%
Sneedville	PF	1,212	1,023	84%
South Carthage	PF	1,052	748	71%
Spring City	PF	1,054	735	70%
Trousdale County	PF	10,822	10,259	95%
Union City	PF	23	23	100%
Union County	PF	103	96	93%
Warren County	PF	5,505	3,715	67%
Waverly	PF	2,499	2,084	83%
Whiteville	PF	1,229	1,035	84%
Total PF		132,018	101,795	77%
FY1999 GRAND TOTAL		132,074	101,851	77%

Reporting Period FY2000

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Byrdstown	PF	686	611	89%
Carroll County	PF	3,469	1,902	55%
Dandridge	PF	86	70	81%
Franklin County	PF	21,917	20,251	92%
Grainger County	PF	16,585	8,906	54%
Greeneville	PF	22,169	11,794	53%
Greenfield	PF	2,599	1,978	76%

Reporting Period FY2000 (Cont.)

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Haywood County	PF	124	121	98%
Henderson County	PF	2,746	1,845	67%
LaFollette	PF	18	18	100%
Linden	PF	150	136	91%
Marion County	PF	2,686	1,888	70%
Michie	PF	1,980	1,273	64%
New Tazewell	PF	5,549	4,430	80%
Red Bank	PF	2,664	2,155	81%
Rossville	PF	1,647	1,250	76%
Saulsbury	PF	663	514	78%
Savannah	PF	7,496	5,404	72%
Scott County	PF	184	178	97%
Sharon	PF	1,118	938	84%
Silerton	PF	411	286	70%
Smith County	PF	95	76	80%
Somerville	PF	2,912	2,417	83%
South Fulton	PF	1,685	1,225	73%
Toone	PF	1,920	1,317	69%
Trezevant	PF	849	575	68%
Vonore	PF	3,286	2,238	68%
White County	PF	4,857	3,900	80%
Total PF		110,551	77,696	70%
FY2000 GRAND TOTAL		110,551	77,696	70%

Reporting Period FY2001

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Englewood	PF	6,308	5,097	81%
Jackson County	PF	12,004	10,253	85%
Overton County	PF	10,798	8,142	75%
Total PF		29,110	23,492	81%
GRAND TOTAL		29,110	23,492	81%

Subtotals by Purpose: 1988, 1991-2001

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Total ED	ED	3,232	1,996	62%
Total H	H	2,525	2,409	95%
Total PF	PF	1,600,874	1,178,415	74%
GRAND TOTAL		1,606,631	1,182,820	74%

2. HOME Investments Partnership (HOME)

For the HOME program, beneficiary information is obtained when the project completion report is entered into IDIS. During the reporting period, 292 units were assisted and information in the following tables is calculated based those units. Of the units assisted, 64% were very low income. Tables 21 and 22 provide further breakdowns by income category of households served.

Table 19. Income Characteristics of HOME Beneficiaries

% of Median	East TN	Mid TN	West TN	Total	%
0% - 30%	56	19	11	86	30%
31% - 50%	62	17	22	101	35%
51% - 60%	17	23	6	46	16%
61% - 80%	23	15	7	45	15%
Vacant	11	2	1	14	5%
Total	169	76	47	292	100%

Table 20. Household Income of HOME Beneficiaries – FY 2001-2002

Income	East TN	Mid TN	West TN	Total	%
Very Low < 50% of median	118	36	33	187	64%
Low 51% - 80% of median	40	38	13	91	31%
Vacant	11	2	1	14	5%
Total	169	76	47	292	100%

Of the households served, 23% were minority. East Tennessee had the most beneficiaries. Table 23 reflects this information.

Table 21. Racial Characteristics of HOME Beneficiaries

	East TN	Mid TN	West TN	Total	%
White	143	53	18	214	73%
Black	13	17	28	58	20%
Native American	1	0	0	1	0.5%
Asian / Islander	1	0	0	1	0.5%
Hispanic	1	4	0	5	2%
Vacant or Unknown	10	2	1	13	4%
Total	169	76	47	292	100%

Forty-five percent of households assisted with HOME funds were one-person households, and elderly households were the most frequent household type as shown in Tables 24 and 25.

Table 22. Household Size of HOME Beneficiaries

HH Size	East TN	Mid TN	West TN	Total	%
1	82	34	14	130	45%
2	39	20	9	68	23%
3	18	10	10	38	13%
4	14	4	10	28	10%
5	4	4	2	10	3%
6	2	2	1	5	2%
Vacant	10	2	1	13	4%
Total	169	76	47	292	100%

Table 23. Type of HOME Beneficiary Households

HH Type	East TN	Mid TN	West TN	Total	%
Single / Non-elderly	29	7	13	49	17%
Elderly	76	39	16	131	45%
Related/ Single Parent	27	8	6	41	14%
Related/ Two Parent	18	13	7	38	13%
Other	8	7	4	19	7%
Vacant	11	2	1	14	5%
Total	169	76	47	292	100%

3. Housing Opportunities for Persons with AIDS (HOPWA)

During this grant year, the HOPWA program reported 614 individual beneficiaries and 171 family beneficiaries. Most of the demographic information reported is based on the individual beneficiaries.

The racial breakdown of the individual beneficiaries is as follows:

White/non-Hispanic:	70%
Black/non-Hispanic:	28%
Hispanic	1.6%
Native American/Alaskan Native:	0.2%
Asian/Pacific Islander:	0.2%

Over half (56%) of the individual beneficiaries were in the 31-50 year old age group. This was the predominant age group for both male and female beneficiaries. However, female beneficiaries were younger, on average, than males; *one-third of female beneficiaries were 17 years old or younger*. Eighty-four percent of beneficiaries had a monthly income of less than \$1,000.

The HOPWA Annual Performance Report (Exhibit C) provides greater detail.

4. Emergency Shelter Grants (ESG)

Information contained in Exhibit D was summarized into Table 26 to show demographic information on Emergency Shelter Grant activity. Overall numbers indicate that more females than males received assistance across the state as a whole. This is probably reflective of the number of domestic violence programs receiving funding through this grant. Clients receiving services through the ESG program are becoming more diverse with LEP clients needing services especially in or near the Metro areas and in the rural areas with larger populations of migrant farm workers. Emergency Shelters and agencies in counties with increasing unemployment rates are receiving requests for services beyond the capability of the agencies to handle them. Agencies also report an increasing trend in the homeless population toward families with young children. The vast majority of shelters in Tennessee cannot accommodate family units and thus, the families encounter further disruption in their lives when fathers/husbands must be sheltered apart from their wives and children. Agencies also report increasing numbers of homeless persons with mental illness and drug/alcohol problems for which placement options are limited.

**Table 24. Emergency Shelter Grant Program
FY 2001-2002**

Agency	Male	Female	Missing Data on Gender	White	Black Non- Hispanic	Hispanic	Other	Missing Data on Race	Total Clients
Grand Division: East									
Associated Catholic Charities	47	84	0	119	10	2	0	0	131
Chattanooga Room In The Inn	65	185	0	99	129	12	10	0	250
Cleveland Emergency Shelter	622	379	0	800	100	80	21	0	1,001
ETSU College of Nursing	3,532	2,744	4,051	4,865	591	782	19	4,070	10,327
Family & Children's Services of Chattanooga	90	209	0	133	164	1	1	0	299
The H.O.P.E. Center, Inc.	600	1,427	0	1,866	121	34	0	6	2,027
Johnson County Safe Haven	95	184	0	272	0	2	5	0	279
M.A.T.S., Inc.	251	104	10	296	39	25	4	1	365
REACHS House of Hope	44	480	0	426	6	3	0	89	524
The Shepherd's Inn	0	98	0	97	1	0	0	0	98
City of Bristol	342	937	5,241	5,817	473	112	118	0	6,520
City of Johnson City	0	0	2,695	2,169	391	129	6	0	2,695
City of Kingsport	3,525	1,175	0	3,794	871	26	9	0	4,700
City of Oak Ridge	245	570	0	453	336	18	8	0	815
Total for East Tennessee	9,458	8,576	11,997	21,206	3,232	1,226	201	4,166	30,031
Grand Division: Middle									
Battered Women, Inc.	843	2,147	0	2,193	38	34	5	720	2,990
Buffalo Valley, Inc.	200	0	0	135	63	0	0	2	200
Campus for Human Development	102	1	0	0	0	103	0	0	103
Domestic Violence Program	81	197	0	225	36	12	5	0	278
Families In Crisis, Inc.	966	2,033	0	2,806	127	40	26	0	2,999
Good Neighbor Mission	40	62	0	73	23	6	0	0	102
Natl. Health Care for the Homeless Council*									
SECURE	109	620	68	311	73	413	0	0	797
The Shelter, Inc.	634	910	0	1,444	84	15	1	0	1,544
Shepherd's House	42	36	0	73	5	0	0	0	78
Upper Cumberland Dismas House	31	8	0	33	6	0	0	0	39
City of Clarksville	615	1,156	0	1,039	605	63	64	0	1,771
City of Murfreesboro	1,108	559	0	1,086	490	59	7	25	1,667
Total for Middle Tennessee	4,771	7,729	68	9,418	1,550	745	108	747	12,568

Agency	Male	Female	Missing Data on Gender	White	Black Non-Hispanic	Hispanic	Other	Missing Data on Race	Total Clients
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Grand Division: West									
Damascus Road, Inc.	130	71	0	152	41	6	2	0	201
Matthew 25:40, Inc.	369	406	0	432	331	12	0	0	775
Northwest Safeline	0	0	1,065	831	232	2	0	0	1,065
West Tennessee Legal Services	106	219	0	217	94	14	0	0	325
Women's Resource & Rape Assistance Program	292	675	0	508	451	7	1	0	967
City of Jackson	563	1,075	0	381	1,213	43	1	0	1,638
Total for West Tennessee	1,460	2,446	1,065	2,521	2,362	84	4	0	4,971
Grand Total	15,689	18,751	13,130	33,145	7,144	2,055	313	4,913	47,570

*This agency does not provide direct client services.

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

In the fiscal year, THDA managed both Tenant-Based and Project-Based Section 8 programs respectively through the Divisions of Rental Assistance and Contract Administration. Tables 27 and 28, which follow, present various demographic information about these programs.

**Table 25. Section 8 Tenant Based Rental Assistance Program
All Participating Counties: FY 2001-2002**

	VOUCHER
Total Participants for Fiscal Year	6,506
Household Income*	
With any wages	33.31%
With any TANF	22.95%
With any SS/SSI	46.94%
With any Child Support	20.78%
With any Other Income	14.19%
Annual Income*	
\$0	1.25%
\$1 to \$5,000	17.80%
\$5,001 to \$10,000	45.20%
\$10,001 to \$15,000	19.34%
\$15,001 to \$20,000	9.78%
\$20,001 to \$25,000	4.15%
>\$25,000	2.49%

Family Type**	
Age 62+	12.87%
Age<62,with Disability	29.70%
Families with Dependants	68.46%
Race/Ethnicity	
Minority	51.89%
Non-Minority	48.11%
Household Size	
1 Bedroom	16.82%
2 Bedrooms	44.04%
3 Bedrooms	35.49%
4 Bedrooms	3.32%
> 4 Bedrooms	0.28%

*Household income includes the income for all household members.

**The family type categories of age 62 and over and less than age 62 with a disability include only those families where the head of household or spouse is either age 62 or over or has a disability.

**Table 26. Project-Based Section 8 Tenant Distribution by Characteristics
FY 2001-2002 Participants by Grand Division**

	Grand Division			Total
	East	Middle	West	
Total Project-based Section 8 Participants	8,732	8,299	6,498	23,529
Income Category				
< 30% of median	96%	97%	98%	97%
30%-50% of median	4%	3%	2%	3%
51%-60% of median	0%	0%	0%	0%
61%-80% of median	0%	0%	0%	0%
> 80% of median	0%	0%	0%	0%
Disabled	1%	0%	0%	1%
Elderly	72%	66%	66%	68%
Race / Ethnicity				
White Non-Hispanic	79%	68%	41%	65%
Black Non-Hispanic	19%	30%	58%	33%
Hispanic	1%	1%	1%	1%
Other	1%	1%	0%	1%
Metro / Non-Metro Areas				
Metro	75%	78%	77%	77%
Non-Metro	25%	22%	23%	23%

6. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Rate loans were made to single females, followed by single males and married with child households. The largest number of Great Start loans were made to single female households, followed by married with child households. The majority of New Start loans was made to female with child households. Additional household information is presented in Table 29.

**Table 27. THDA Mortgage Program
Number in Household
FY 2001-2002**

# in HH	Great Start					Great Rate					New Start				
	1	2	3	4+	Total	1	2	3	4+	Total	1	2	3	4+	Total
Status															
Married Couple	4	87	0	0	91	18	202	0	0	220	0	2	0	0	2
Single Male	112	0	0	0	112	417	0	0	0	417	0	0	0	0	0
Single Female	173	0	0	0	173	498	0	0	0	498	4	0	0	0	4
Other	0	31	13	6	50	0	105	23	7	135	0	0	0	3	3
Male w/Child	5	3	10	8	26	8	20	15	12	55	0	0	0	0	0
Female w/Child	3	64	34	15	116	8	192	120	38	358	2	4	11	6	23
Married w/Child	0	0	72	66	138	0	0	221	193	414	0	0	1	1	2
Unknown	0	1	0	1	2	3	5	2	1	11	3	0	1	0	4
Total	297	186	129	96	708	952	524	381	251	2,108	9	6	13	10	38

Income levels averaged \$33,279 for the Great Rate program, and \$34,813 for the Great Start program, slightly higher than last year. The highest average income in the Great Rate program belongs to married with child households, while the highest average Great Start household belongs to male with child, followed closely by married with child. The highest average income in the New Start Program is \$22,109, which is the married couple category.

**Table 28. Average Income by Program Type and Family Type
FY 2001-2002**

Family Status	Great Start		Great Rate		New Start	
	Total # Families	Average Income	Total # Families	Average Income	Total # Families	Average Income
Married Couple	91	\$36,352	220	\$35,759	2	\$22,109
Single Male	112	\$32,204	417	\$31,348	0	\$0
Single Female	173	\$31,621	498	\$30,122	4	\$14,560
Other	50	\$37,511	135	\$35,516	3	\$14,251
Male w/Child	26	\$40,384	55	\$34,289	0	\$0
Female w/Child	116	\$32,198	358	\$30,528	23	\$18,519
Married w/Child	138	\$40,087	414	\$39,233	2	\$14,904
Unknown	2	\$34,858	11	\$32,837	4	\$16,892
Total/Average	708	\$34,813	2,108	\$33,279	38	\$17,593

Racial characteristics, as shown in Table 31, indicate that 73.65% of loans made were to non-minorities, while 24.98% were made to minorities. As Table 32 indicates, 51.79% of loans were made to persons age 29 or younger.

Ethnicity	# Served	% Served
White	2,102	73.65%
Black	618	21.65%
Hispanic	56	1.96%
Asian / Pacific Islander	16	0.56%
Native American	3	0.11%
Other	20	0.70%
Unknown	39	1.37%
Total	2,854	100.0%

Age Group	# Served	% Served
< 25	781	27.40%
25-29	695	24.39%
30-34	499	17.51%
35-39	299	10.49%
40-44	188	6.60%
45 +	388	13.61%
Unknown	4	0%
Total	2,854	100.0%

7. Housing Opportunities Using State Encouragement (HOUSE)

HOUSE is a state funded program administered by THDA. While no new HOUSE money is available, projects funded in previous years continue to close out and beneficiaries are reported. The following presents summary information of HOUSE beneficiaries.

**Table 31. HOUSE Beneficiary Racial and Income Status
FY 2001-2002**

	HOUSE				
	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
LOW	88	65	28	181	43%
VERY LOW	122	45	73	240	56%
UNKNOWN	3	1	0	4	1%
TOTALS	213	111	101	425	100%
RACE					
WHITE	141	58	36	235	55%
BLACK	67	48	63	178	42%
NATIVE AM.	0	0	0	0	0%
ASIAN	0	0	0	0	0%
HISPANIC	3	1	0	4	1%
OTHER/UNKNOWN	2	4	2	8	2%
TOTALS	213	111	101	425	100%
HH SIZE					
1	63	35	38	136	32%
2	55	39	35	129	30%
3	48	18	12	78	18%
4	24	12	8	44	10%
5	12	4	6	22	5%
6	6	0	1	7	2%
>7	3	0	1	4	1%
UNKNOWN	2	4	0	6	2%
TOTALS	213	111	101	425	100%

In the previous fiscal year, and as reported in the CAPER last year, THDA funded a one year grant program. Part of the one-year THDA Grant Program is the Special Needs Program in which THDA set aside \$2.0 million used in partnership with the State Department of Mental Health and Developmental Disabilities (MHDD) to fund housing for the mentally ill. This partnership, Creating Homes Initiative (CHI), resulted in 97 units. No specific data is available for the beneficiaries of these units.

Beneficiary data is becoming available for the balance of projects funded by the one-year program and is presented in the following table.

**Table 32. THDA Grant Program Beneficiary Racial and Income Status
FY 2001-2002**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
LOW	22	4	11	37	36%
VERY LOW	25	16	17	58	56%
UNKNOWN	5	3	0	8	8%
TOTALS	52	23	28	103	100%
RACE					
WHITE	31	8	1	40	39%
BLACK	21	6	27	54	52%
NATIVE AM.	0	1	0	1	1%
ASIAN	0	2	0	2	2%
HISPANIC	0	3	0	3	3%
OTHER/UNKNOWN	0	3	0	3	3%
TOTALS	52	23	28	103	100%
HH SIZE					
1	11	1	9	21	20%
2	11	4	11	26	25%
3	14	2	3	19	19%
4	8	11	1	20	20%
5	5	1	1	7	7%
6	2	0	2	4	4%
>7	0	1	1	2	2%
UNKNOWN	1	3	0	4	3%
TOTALS	52	23	28	103	100%

8. Low Income Housing Tax Credit Program (LIHTC)

Demographic information on actual tenants is not collected under this program. However, certain information is available from applications concerning size of units to be built/rehabilitated and percentage of units to be reserved for certain population groups. The following table is based on that information.

Table 33. Tax Credit Units Authorized, CY 2001

Total Units	2,136
Household Size	Percent of Total
1 Bedroom	16.5%
2 Bedrooms	44.5%
3+ Bedrooms	39.0%
Units Reserved for Income Groups	
50.1 – 60% Area Median Income (AMI)	100.0%
40.1 – 50% AMI	0.0%
Units Reserved for Special Needs	
Elderly	15.6%
Physically Disabled	10.2%

9. Tax-Exempt Multi-Family Bond Authority

No demographic information is compiled for this program.

Summary

Information on the numbers of families and persons assisted is maintained in different forms. Information for CDBG, and ESG is in the form of persons. HOPWA provided information both on individual beneficiaries and on family beneficiaries. Information on the remaining programs was in the form of households. Table 36 reflects these separately.

**Table 34. Recap of Families and Persons Assisted
All Programs**

PROGRAM	NON-MIN	MIN	HHs	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	189,503	12,128	--	201,631	25,351
HOME ⁽¹⁾	214	65	279	--	--
HOPWA ⁽²⁾	432	182	144	614	--
ESG ⁽¹⁾	33,145	9,512	--	42,657	--
<i>Total</i>			443	244,902	25,351
OTHER PROGRAMS					
Section 8 RA	3,130	3,376	6,506	--	--
Section 8 CA	15,294	8,235	23,539	--	--
Homeownership ⁽¹⁾	2,102	713	2,854	--	--
HOUSE ⁽¹⁾	235	182	417	--	--
THDA ⁽¹⁾	40	60	100	--	--
LIHTC	N/A	N/A	2,136	--	--
Multifamily Bond Authority	N/A	N/A	328	--	--
<i>Total</i>			35,880	--	--
<i>Grand Total</i> ⁽²⁾			36,303	244,902	25,351

⁽¹⁾ Totals do not include missing data for race: 13 in HOME, 4,913 participants in the ESG program, 39 participants in the Homeownership program, 8 in HOUSE, and 3 in the THDA program.

⁽²⁾ HOPWA includes 144 beneficiary families and an additional 614 individuals. Racial data is available for individuals only.

Because the Non-minority and Minority columns may represent either households or persons, depending on the program, totals are not given.

E) ACTIONS TAKEN TO AFFIRMATIVELY FURTHER FAIR HOUSING

The State of Tennessee carried out a variety of activities to affirmatively further fair housing as described below.

In February, the reporting agencies participated in the first state-wide fair housing practitioners initiative. THDA hosted the first meeting which was attended also by representatives of THDA Section 8 staff, and by staffs of entitlement cities, the Tennessee Human Rights Commission, the Tennessee Fair Housing Council, and West Tennessee Legal Services. The first meeting enabled the participants to discuss and share housing discrimination issues, to examine successful methods of addressing those issues, and to learn from each other. This initiative will continue into the coming year.

THDA co-sponsored with West Tennessee Legal Services and the Tennessee Human Rights Commission four fair housing workshops for legal professionals and housing providers. The morning session was designed for legal professionals, while the afternoon session was tailored to housing providers.

The HOME program continues to distribute a guide to the Fair Housing Act to every grantee and every beneficiary of the program. In addition, HOME grantees were given fair housing information, written in Spanish, for beneficiaries. Both HOME and CDBG programs provide all grantees with the State list of minority and female contractors.

The Section 8 Rental Assistance Division works on a continuing basis with West Tennessee Legal Services to provide Fair Housing Training for staff and landlords.

ECD worked with the Office of the Governor to have April declared Fair Housing Month.

THDA publishes a quarterly newsletter, *Housing Matters*, distributed to over 8,000 housing providers, real estate and legal professionals, builders and developers of affordable housing, mortgage institutions, schools, libraries, and units of local government throughout the state. The Spring 2002 issue was devoted entirely to Fair Housing. The cover article featured the Governor's declaration of April as Fair Housing Month in Tennessee. This issue included an article on the applicability of the fair housing law to people with disabilities, and an analysis of mortgage trends among minorities.

Through the Homeownership program, the State continued to target first time homebuyers, including minorities and women, in order to make homeownership available and to encourage non-concentration of minorities in certain census tracts. In FY 2001-2002, 25% of loan recipients were minorities.

As a part of its ESG program, the State continues to give funding priority to those shelter grantees that make their facilities accessible to persons with physical disabilities. The program also required its grantees to do a self-study of Section 504 compliance to assure accessibility for persons with disabilities.

F) OTHER ACTIONS INDICATED IN THE STRATEGIC PLAN AND ACTION PLAN

Section 8 Family Self Sufficiency Program

Family Self Sufficiency (FSS) is a requirement of HUD Section 8 Housing Choice Voucher Program which began in 1990 as an effort to enable Section 8 participants to become self sufficient or independent of welfare assistance. The program is administered by the Rental Assistance Division of THDA with additional federal funds to support FSS staff.

Participants sign a five-year contract in which they agree to find employment and identify goals which they must reach for achieving financial independence. Staff assists participants in identifying goals and provide referrals for resources in the community. Participants are eligible for the establishment of an escrow account which is based on increased income as a result of employment. The funds in the escrow account may be accessed by the participant once the contract is fulfilled or the family is paying all their rent.

There are currently 170 families participating in the program across the state. Already 56 families have completed the program. Of the 56 who completed the program, 52 received escrow funds. At least 13 families used the escrow fund toward the purchase of a home.

Section 8 to Homeownership Program

THDA began a new program during the reporting period, the Tennessee Housing Development Agency Section 8 to Homeownership program that offers a mortgage subsidy to low income families that are not able to afford a mortgage payment for a home in the area where they reside without some financial assistance. In the Housing Choice Voucher program, families typically pay 30% of their monthly-adjusted income (or the family's Total Tenant Payment) toward homeownership expenses, and THDA pays the difference between the family's Total Tenant Payment and the actual monthly mortgage payment. The mortgage assistance payment must be paid directly to the lender or loan servicing company, and not to the family. At the end of the reporting period, June 30, 2002, two homes closings had occurred using this program.

State of Tennessee Rental Assistance Program (STRAP)

The STRAP program currently provides rental assistance for eligible persons who receive supported living services through the Division of Developmental Disabilities. The purpose of the program is to pay a portion of the rent required for eligible persons to share an apartment or single family house with no more than one or two other residents. The amount of rental assistance provided is based on the income of each participant. The funds for the program are provided by the Division.

The STRAP Program was initiated by the Department of Mental Health and Developmental Disabilities to assist persons housed in state institutions with moving from the institutions into privately owned houses or apartments. As of June 30, 2002, the STRAP Program is assisting 891 persons across the state with their rent in 599 housing units.

Lead-Based Paint

Title X of the Federal Lead-Based Paint regulation became effective on September 15, 2000 and, on September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) developed a certification program and compiled a registry of certified lead inspectors, testing laboratories, contractors and training facilitators.

In April 2001, HUD and EPA issued a joint memorandum to clarify Title X requirements for rehabilitation of housing to clarify the definition of abatement under regulations issued by EPA and HUD and to assert that HUD and EPA regulations are complementary. On May 2, 2001, THDA and TDEC issued a joint memorandum that allows for the use of HUD regulations in rehabilitation projects. TDEC certified lead-based paint professionals must be used. These joint efforts have enabled rehabilitation efforts to resume, albeit at an escalating rate.

THDA distributes to all grantees the Lead Chapter of the HOME operations manual, providing further guidance for compliance with HUD regulations.

Part II

Assessment of Annual Performance

The Consolidated Plan established two priorities:

1. **Housing Priority: Low-and Moderate-Income Households**

Tennessee will encourage that funding priority be given for housing that serves low- and moderate-income households. These are households where income is 80 percent or less of the median family income for the particular area.

2. **Community Development Priority: Serious and Resolvable Community Development Problems**

Tennessee will encourage that funding priority be given to programs and projects that address serious and resolvable community development problems.

To address these priorities, the Consolidated Plan established four foundational goals and eleven policy initiatives, all of which are broad in scope and not easily measured. For purposes of discussion and assessment of annual performance, the focus will be on the four foundational goals. The foundation goals and policy initiatives are as follows:

Foundation Goals:

- 1) Provide Decent Housing
- 2) Provide a Suitable Living Environment
- 3) Provide Expanded Economic Opportunities
- 4) Improve the Effectiveness of Programs

Policy Initiatives:

- 1) Increase the availability of affordable housing and preserve the affordable housing stock.
- 2) Help homeless persons and persons at risk of becoming homeless to obtain appropriate housing.
- 3) Increase the supply of supportive housing for persons with special needs.
- 4) Revitalize deteriorating or deteriorated neighborhoods and improve the safety and livability of neighborhoods and communities.
- 5) Reduce the isolation of persons by income or race within a community or area and increase the fair access to quality public and private facilities and services.
- 6) Restore and preserve properties of an historic, aesthetic, or architectural value and conserve energy resources.
- 7) Make mortgage financing available to low and moderate income persons at reasonable rates using nondiscriminatory lending practices.
- 8) Increase the access to capital and credit for community, economic, small business, and entrepreneurial development.
- 9) Increase the accessibility of jobs in relation to housing that is affordable to low-income persons.
- 10) Increase job training, skill development, education, empowerment, and self-sufficiency opportunities for low-income persons to reduce generational poverty.
- 11) Strengthen and extend the effectiveness of programs and public/private partnerships.

Assessment of Annual Performance

1. Provide Decent Housing

The State of Tennessee showed significant performance in this area. The State increased the availability of affordable housing by making below market rate mortgage loans to 2,854 low- to moderate-income first-time homebuyers. This was accomplished through THDA's homeownership programs. In addition, an increase in the availability of affordable housing was accomplished through new construction of rental housing utilizing the HOME, LIHTC, THDA funded programs. Grant awards or tax credit allocations were made in these programs that are expected to create 2,175 new or improved rental units. Additional affordable rental units, 328, will be created through the multi-family bond authority program. No data was available on the number of new units actually completed during the reporting period. Part of the one-year THDA Grant Program is the Special Needs Program in which THDA set aside \$2.0 million used in partnership with the State Department of Mental Health and Developmental Disabilities (MHDD) to fund housing for the mentally ill. This partnership, Creating Homes Initiative (CHI), resulted in 97 units. No specific data is available for the beneficiaries of these units.

The State preserved the affordable housing stock by utilizing the CDBG and HOME programs for owner-occupied rehabilitation projects. Information was available for HOME on the number of units funded, of which

there were 292. Through the CDBG housing rehabilitation program, 125 low and moderate income home owners now live in safe, decent housing.

This foundational goal also encompasses assisting homeless persons and persons at risk of becoming homeless. Through the State-administered ESG and HOPWA programs, 47,714 persons and families were assisted. This number includes all persons reported as being served under the ESG program and those persons receiving assistance under HOPWA.

THDA addressed this goal by providing rental assistance to this population through the STRAP Program (see page 53). So far, 891 persons have been given assistance through this program.

2. Provide a Suitable Living Environment

Under this goal, the Consolidated Plan discusses revitalizing neighborhoods, reducing the isolation of persons within certain communities, and restoring and preserving culturally important properties. One way these goals were addressed during the reporting period was through THDA's Bicentennial Neighborhoods Initiative (BNI). This Initiative was begun through pilot sites in Chattanooga (through Chattanooga Neighborhood Enterprises) and in Nashville (through Metropolitan Development and Housing Agency). BNI was designed to spur an overall community-wide vision for neighborhood improvement - including mortgage financing, housing rehabilitation and infrastructure improvement within a concentrated area of the city. Funding for these Initiatives comes from a variety of sources, including both public and private funds. This initiative was expanded to include sites in Brownsville in West Tennessee and Rockwood, Dandridge and Johnson City in East Tennessee.

3. Provide Expanded Economic Opportunities

Under this foundational goal in the Consolidated Plan, it was mentioned that mortgages should be offered at below market rates in every area of the State. THDA's homeownership programs continue to do this.

Another aspect of this foundational goal was to increase capital and credit for small business and entrepreneurial development. No data were collected for this report pursuant to this objective.

Relative to increased accessibility to jobs, job training, etc., the THDA Rental Assistance Division continues to administer the Family Self Sufficiency Program.

Through ECD, the CDBG economic development category resulted in new jobs for 1,996 low and moderate income persons.

4. Improve the Effectiveness of Programs

This year the Consolidated Plan programs continue discussions and meetings in which the common vision and goals are established the effectiveness of all programs should be improved.

Future Actions

The State of Tennessee will continue its efforts to implement the Consolidated Plan. We will continue working on implementing our new five-year plan, continue to work with public housing authorities as they adopt their long-term plans, and work to improve reporting in uniform ways. As we become more familiar with IDIS, we can better evaluate our ability to do this. We will continue to work toward a truly consolidated program by

exploring ways to make it easier for eligible entities to access federal and state funds to meet the housing needs of low- and moderate-income citizens throughout Tennessee.

A) EVALUATION OF THE JURISDICTION'S PROGRESS IN MEETING ITS SPECIFIC OBJECTIVE OF PROVIDING AFFORDABLE HOUSING

Affordable Housing

The State of Tennessee made considerable progress in providing affordable housing during this reporting period. Several policy initiatives stated in the Consolidated Plan were addressed through the housing activities discussed in this document. A brief evaluation of each program and the particular objective addressed appears below. A full evaluation of the State's progress in providing affordable housing is in Exhibit E, the CHAS Annual Performance Report.

1. Community Development Block Grant (CDBG) Small Cities Program

Information provided in the PER showed the CDBG program assisting 125 low- and moderate-income homeowners with housing rehabilitation. This activity specifically addressed Policy Initiatives 1 and 4.

2. HOME Investments Partnership (HOME)

The HOME program addressed affordable housing units through homeowner rehabilitation, rental rehabilitation, and new construction, assisting 292 low-income households. The percentage of benefit to low-and moderate-income households is 100%. This activity specifically addressed Policy Initiatives 1, 3, and 4.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provided housing assistance to 614 individuals plus 171 additional families. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program went from 670 beds statewide at the beginning of the reporting period to 674 at the end of the reporting period. This activity specifically addressed Policy Initiatives 2, 3, and 5.

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

The Section 8 Tenant Based program provided rental assistance to 6,508 households during the reporting period, and the Section 8 Project-Based program provided rental units to 23,529 households. In addition, the Family Self-Sufficiency Program and STRAP were continued. These activities specifically addressed Policy Initiatives 1, 2, 3, 9, and 10.

6. THDA's Homeownership Programs

THDA Homeownership program assisted 2,854 low- and moderate-income households in the purchase of their first home. This activity specifically addressed Policy Initiatives 1 and 7.

7. THDA Grant Program and HOUSE

The THDA Grant Program and the HOUSE program provided 528 units of affordable housing. Of these, 46% will assist minority households. These activities specifically addressed Policy Initiatives 1, 3, and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

During the calendar year, 2001, the allocations of LIHTC totaled 22, providing 2,136 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In 2001, \$11,635,000 of bond authority was allocated to local issuers to be used in the development of 328 units of multi-family rental housing for low- and moderate-income persons. This activity specifically addressed Policy Initiatives 1,4, and 9.

Summary - All Programs

The numbers, demographics, and types of families assisted can be seen in various tables contained in Section D. Families and Persons Assisted Including Racial and Ethnic Status.

B) ADDITIONAL INFORMATION

1. Community Development Block Grant (CDBG) Small Cities Program

Table 2 shows that under the CDBG program, the majority of funds, or 73%, were awarded for public facility activities. Installation and/or replacement of water systems were the primary use of funds in the public facilities category, with installation or replacement of sewer systems being the second highest use. Other activities included economic development, residential rehabilitation, acquisition/disposition, and clearance/code enforcement. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

2. HOME Investments Partnership (HOME)

The HOME program awarded 53 grants assisting 553 housing units for low-income households. Results from on-site inspections and an assessment of jurisdiction's affirmative marketing actions and outreach to minority-owned and women-owned businesses are explained in Exhibit B. There was no program income generated from HOME dollars, and owner and tenant characteristics are provided in Tables 20 through 24.

Public Comments

The State of Tennessee published a notice in six newspapers in the State requesting public comments on the Summary Annual Performance Report summary. The notice was published on September 9, 2002, allowing a 15-day comment period and instructing interested citizens on locations where they could review the Annual Performance Report as well as make comments. The notice appeared in the following publications:

Memphis Commercial Appeal
Knoxville News-Sentinel
Chattanooga Free Press
The Tennessean - Nashville
Jackson Sun
Clarksville Leaf-Chronicle

Copies of the Summary Annual Performance Report were distributed to the nine Development District offices throughout the State. As of September 24, 2002, no public comments were received.

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